12/15/83
C2425-2

Published by
TRUSTS & ESTATES
A Publication of Communication Channels, Inc
DECEMBER 15, 1983

22nd ANNUAL

1984 Directory of Trust Institutions

Published in Atlanta,

the

CCi

Family of Publications...

- **Industrial:**
  ADHESIVES AGE
  ADHESIVES AGE DIRECTORY
  AMERICAN CITY & COUNTY
  CONTAINER NEWS
  ELASTOMERICS
  ELASTOMERICS EXTRA
  RUBBER RED BOOK
  FENCE INDUSTRY
  FENCE INDUSTRY DIRECTORY
  MODERN PAINT AND COATINGS
  MUNICIPAL INDEX
  PAINT RED BOOK
  ROBOTICS WORLD
  THE MANAGEMENT OF WORLD WASTES
  WORLD WASTES EQUIPMENT CATALOG
- **Aviation:**
  AIR CARGO WORLD
  AIRLINE EXECUTIVE
  COMMUTER AIR
- **Consumer:**
  ATLANTA
  BUSINESS ATLANTA
- **Electronics:**
  PERSONAL ELECTRONICS
  CES TRADE NEWS DAILY
- **Real Estate and Related Fields:**
  BUILDINGS DESIGN JOURNAL
  NATIONAL REAL ESTATE INVESTOR
  NREI DIRECTORY
  SHOPPING CENTER WORLD
  SOUTHEAST REAL ESTATE NEWS
  SOUTHWEST REAL ESTATE NEWS
- **Estate Planning and Administration:**
  TRUSTS & ESTATES
  DIRECTORY OF TRUST INSTITUTIONS
- **Pension and Employee Benefits:**
  PENSION WORLD
- **Direct Selling:**
  SELLING DIRECT (*formerly SPECIALTY SALESMAN*)
- **Health and Nutrition:**
  BETTER NUTRITION
  HEALTH FOODS CONVENTION DAILY
  HEALTH FOODS CONVENTION ROUNDUP
  HEALTH FOODS RETAILING
  HEALTH FOODS RETAILING HANDBOOK
  TODAY'S LIVING
- **Graphic Arts:**
  ART MATERIAL TRADE NEWS
  ART MATERIAL TRADE NEWS DIRECTORY
  DESIGN GRAPHICS WORLD
- **Swimming Pool Industry:**
  SWIMMING POOL AGE
  SPA REPLACEMENT PARTS GUIDE
  SPA DATA AND REFERENCE ANNUAL

CCi

Communication Channels, Inc.
6255 Barfield Rd., Atlanta, Ga. 30328
(404) 256-9800
Telex: 4611075 COMCHANI

Editor's Page 11
Publisher's Memo 12
Index of State Administrators of Charitable and Proprietary Organizations 16
1984 Calendar of Trust Events 22
Index to State Bankers Associations 38
Index to State Banking Authorities..26
Index to Trust Advertisers 30
Trust Titles & Abbreviations 32
Index to Non-Banking Services 34
Index to State Retirement Funds 38
Index to Federal Reserve Banks 43
Trust & Estate Planning Publications 44
Alpha/Geo Index to Trust Institutions..................................47
Advertising Index 220

TRUST INSTITUTIONS INDEX

Alabama..50
Alaska 52
Arizona 52
Arkansas 54

California 56
Colorado..62
Connecticut.....................................64

Delaware 67
District of Columbia 68

Florida 68

Georgia...76

Hawaii...78

Idaho...79
Illinois 79
Indiana..93
Iowa 102

Kansas 111
Kentucky..115

Louisiana 118

Maine 120
Maryland 121
Massachusetts................................123
Michigan 128
Minnesota 134
Mississippi......................................135
Missouri 137
Montana 141

Nebraska 141
Nevada 143
New Hampshire...............................144
New Jersey 145
New Mexico 150
New York 151
North Carolina 166
North Dakota 168

Ohio..169
Oklahoma 173
Oregon 176

Pennsylvania 176
Puerto Rico 187

Rhode Island..................................187

South Carolina 188
South Dakota 189

Tennessee 190
Texas..193

Utah 202

Vermont..203
Virgin Islands 203
Virginia 204

Washington 207
West Virginia 209
Wisconsin 211
Wyoming...216

Canada 217

Original cover art prepared
by Brian Buxton, Art
Director

On the following pages are listed over 5000 Bank & Trust Departments located throughout the United States & Canada.

Included are the name, address, zip code and phone number of each bank in alpha/geo order.

You will also find the name and title of each principal trust and estate planning officer.

Most entries list the value of the bank's trust assets.

22nd Annual

1984 Directory of Trust Institutions

UNITED STATES TRUST INSTITUTIONS

ALABAMA

Andalusia

CITIBANC OF ALABAMA
P.O. Box 400 36420
205/222-2561 Tr/o$5 Mil
Hd: Clay R. Sherrill, TO

THE COMMERCIAL BANK
P.O. Drawer 1298 36420
205/222-3141 Tr$4 Mil
Hd,PersTr,CorpTr,TrInv,Nb: T. A. Broughton, Jr., Pres&TO
PersTr,ComTrF,TrOpers: Joyce G. Cook

Anniston

AMSOUTH BANK N.A.
P.O. Box 1228 36201
205/236-8241
(Branch of Birmingham)
Robert W. Chesnut, VP&TO

FIRST ALABAMA BANK OF ANNISTON, N.A.
P.O. Box 2128 36202
205/236-1890 Tr/o$20 Mil
Hd: Max W. Matthews, 1stVP&TO
TrInv: Joseph W. Cotlin, VP&TO
TrOpers: Vera P. Boullemet, AsstTO

SOUTHTRUST BANK OF CALHOUN COUNTY
P.O. Box 1000 36201
205/238-1000 Tr$41 Mil
(Branch of Birmingham)
Hd,TrInv,Nb,PersTr: David Brown, SrVP&TO
PersTr,EmplBen,Nb: Debbie K. Bryan, TO
CorpTr,PersTr,TrOpers: Mrs. Carolyn P. Boozer, AsstTO

Athens

FIRST ALABAMA BANK
P.O. Box 1189 35611
205/232-4500 Tr/o$1 Mil
Hd: T. A. McCormick, Pres&CEO

Atmore

THE FIRST NATIONAL BANK
P.O. Box 27 36504
205/368-3148
Hd,PersTr,CorpTr,TrInv: Ollie Strawbridge, VP&TO
TrOpers: Rebecca S. Phillips, AsstTO

Birmingham

AMSOUTH BANK N.A.
P.O. Box 11426 35202
205/326-5120 Tr$2.6 Bil
(Regional Trust Offices in Anniston, Decatur, Huntsville, Mobile & Montgomery)
Hd: V. E. Nichol, Jr., ExecVP&TO
RegCo-ord: B. S. Carroll, SrVP&TO
PersTr: W. Michael Graves, SrVP&TO
EmplBen,CorpTr,Nb: Frederick O. Newman, SrVP&TO
TrInv: John H. Goff, Jr., SrVP&TO
TrOpers: Linda Allison, VP&TOpO
NatRsrcs: Henry A. Long, Jr., SrVP&TO

CENTRAL BANK OF THE SOUTH-BIRMINGHAM
701 S. 20th St. 35296
205/933-3285 Tr$570 Mil
(Branches in Decatur, Fairhope, Florence, Huntsville & Montgomery)
Hd: Charles S. Northen, III, SrVP&TO
PersTr,N.Alabama: Robert L. Shirley, VP&TO
PersTr,S.Alabama: John R. Martin, VP&TO
CorpTr: Charles O. Trotter, VP&TO
TrInv: Mark Brown, TrInvO
ComTrF,TrOpers: Fred Murphy, VP&TO
EmplBen: William H. Phillips, VP&TO
Nb: Michael E. Murry, VP&SrTO

COLONIAL BANK OF BIRMINGHAM, N.A.
1928 First Ave. North
P.O. Box 1887 35201
205/328-4490 Tr$25 Mil
Hd: Gordon Grant, VP&TO
CorpTr,TrOpers: Roy Wessinger, TO
PersTr: Janet N. Eubanks, AsstTO

FIRST ALABAMA BANK OF BIRMINGHAM
P.O. Box 10247 35202
205/326-7226 Tr$180 Mil
Hd: B. L. Brown, SrVP,Tr
PersTr: Wimberly Miree, Jr., VP&SrTO
CorpTr: Roy Birdwell, VP&CorpTrMgr
EmplBen: Thomas R. Gamble, VP&EBO
TrOpers: John Jackson, TOpO
Nb: Reid Wills, VP&TrNbMgr

SOUTHTRUST BANK OF ALABAMA, N.A.
P.O. Box 2554 35290
205/254-5285 Tr$283 Mil
(Branches in Anniston, Dothan, Huntsville & Mobile)
Hd: Jack A. Boadway, ExecVP
PersTr: Douglas C. Bell, VP
CorpTr: Carl B. Smith, VP
TrInv,ComTrF,EmplBen: Donald M. Helton, VP
TrOpers: Roger L. Brown, VP
RE: Ronald H. Moon, SrTO

Brewton

FIRST NATIONAL BANK
P.O. Box 469 36427
205/867-3235 Tr$30 Mil
Hd,Nb: Dan Britton, VP&TO
TrAdm: Bonnie Barnes, VP&TO
EmplBen: Raymond F. Lynn, Jr., TO
TrOpers: Elaine Catoe, AdmAsst

Decatur

AMSOUTH BANK N.A.
P.O. Box 1488 35602
205/353-0941
(Branch of Birmingham)
Evans Dunn, Jr., VP&TO

CENTRAL BANK OF THE SOUTH-DECATUR
P.O. Box 1487 35601
205/353-0521
(Branch of Central Bank of the South-Birmingham)
Paul E. Hargrove, VP&TO
Doris Drake, TO

Demopolis

ROBERTSON BANKING CO.
P.O. Drawer 490 36732
205/289-3564
Hd,PersTr,CorpTr: Fred O. Braswell, Jr., Pres&TO

Dothan

FIRST ALABAMA BANK OF DOTHAN
P.O. Box 6507 36303
205/794-0411 Tr$1 Mil
Hd: E. Carey Slay, Jr., VP&TO
TrOpers: Tammie Morrow

SOUTHTRUST FIRST NATIONAL BANK OF DOTHAN
101 E. Main 36303
205/793-0700 Tr$43 Mil
Hd,TrInv,ComTrF,EmplBen: Hank Gerards, VP&TO
PersTr,CorpTr,TrOpers: Donna Wade, TO
EmplBen,PersTr: Donna Valeska, AsstTO
Nb: Pierce Flatt, Pres

Enterprise

ENTERPRISE BANKING CO.
101 East Grubbs Ave. 36330
205/347-0502 Tr$.15 Mil
Hd: John W. Henderson
Nb: Ben B. Henderson, Jr., VP

Fairhope

CENTRAL BANK OF THE SOUTH-FAIRHOPE
P.O. Drawer 489 36533
205/928-9222, ext. 78
Richard Bass, TO
Vicky Wiggins

Florence

AM SOUTH/SHOALS NATIONAL BANK
321 N. Seminary 33630
205/766-5211 Tr$1.5 Mil
Hd: Carnelia Dean, TO

CENTRAL BANK OF THE SOUTH-FLORENCE
109 N. Court St. 35630
205/766-3211
(Branch of Central Bank of the South-Birmingham)
Ralph Girdner, TO
Marge Parker

THE FIRST NATIONAL BANK OF FLORENCE
201 S. Court St. 35630
205/386-8105 Tr$60 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Ralph E. Young, VP&TO
PersTr,TrInv,TrOpers: Jane F. Reding, TO
CorpTr: W. H. Mitchell, Pres

Gadsden

AMERICAN NATIONAL BANK
P.O. Box 389 35902
205/543-3000 Tr$30 Mil
Hd: J. T. Haynes, VP&TO
CorpTr: Mrs. Barbara Russell, AsstTO
TrOpers: Mrs. Carolyn Preskitt, AsstTO

FIRST ALABAMA BANK OF GADSDEN,NatAssn
P.O. Box 308 35999
205/543-9660 Tr$7.3 Mil
Hd: Ollie W. Nabors, ChmBd&TO

Greenville

FIRST NATIONAL BANK
P.O. Box 508 36037
205/382-6511 Tr$2.25 Mil
Hd: William D. Morgan, SrVP,Csh&TO

Huntsville

AMSOUTH BANK N.A.
P.O. Box 507 35804
205/533-5000
(Branch of Birmingham)
Frank E. Davis, VP&TO

CENTRAL BANK OF THE SOUTH-HUNTSVILLE
200 W. Court Square 35804
205/532-6011
(Branch of Central Bank of the South-Birmingham)
Robert L. Shirley, VP&SrTO
Anne E. Morrison

FIRST ALABAMA BANK OF HUNTSVILLE,NatAssn
P.O. Box 680 35804
205/533-4411 Tr$68 Mil
Hd: Robert F. Clark, ExecVP&TO
CorpTr: Ruth H. Thomas, TO
EmplBen: W. Keith Childers, TO
TrInv,ComTrF: Lon L. Witter, TrInvO
TrOpers: Donna Richards, Supv
Nb: Joan L. Wear, AsstTO

FIRST NATIONAL BANK OF ALABAMA-HUNTSVILLE
P.O. Box 107 35804
205/533-5520
Hd: Richard J. Smith, VP&TO

SOUTHTRUST BANK
409 Madison St. 35801
205/533-3600 Tr$25 Mil
(Branch of Birmingham)
Hd: R. Gary Saliba, SrVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Mobile

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1628 36629
205/694-3431 Tr$72 Mil
Hd: H. Harrell Galloway, ExecVP&TO
PersTr: James G. Beck, VP&TO
TrInv,ComTrF: Kay I. McKee, VP&TO
EmplBen: Richard R. Brady, TO
CorpTr,TrOpers: L. Duane Lane, VP&TO
Nb: Joel Daves, IV, TO

AMSOUTH BANK N.A.
P.O. Box 1628 36629
205/694-3211
(Branch of Birmingham)
H. Harrell Galloway, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 1467 36621
205/438-8427 Tr$750 Mil
Hd: Joseph H. Baker, Jr., ExecVP&SrTO
CorpTr,EmplBen: C. H. Gibbons, SrVP&TO
PersTr: Samuel R. Stephenson, SrVP&TO
EmplBen: Alan Burns, VP&TO
TrOpers: Bobby J. Johnson, VP&TO
Nb: E. A. Copejans, VP
TrInv,ComTrF: Clay Wilson, VP&TrInvO

MERCHANTS NATIONAL BANK OF MOBILE
106 St. Francis St.
P.O. Drawer 2527 36622
205/690-1411 Tr$645 Mil
Hd: William B. Inge, Jr., ExecVP&TO
PersTr: Ben T. Lanham, III, SrVP&TO
CorpTr: Frank W. Browning, Jr., VP&TO
EmplBen,Nb: Stewart Thames, Jr., VP&TO
TrInv,ComTrF: F. Ray Havard, VP&TO
TrOpers: Walter I. Cleverdon, VP&TO
RE(Forestry): Donald L. Harper, VP&TO
(Oil,Gas,Min): A. Harold Winn, VP&TO

SOUTHTRUST BANK OF MOBILE
P.O. Box 1508 36633
205/432-8832 Tr$30 Mil
(Branch of Birmingham)
Hd,TrInv,PersTr: William T. Haynie, Jr., VP&TO
CorpTr,EmplBen: Ralph G. Faver, TO
TrOpers: Carmen B. Williams

★Montgomery

AMSOUTH BANK N.A.
P.O. Box 431 36195
205/834-9500
(Branch of Birmingham)
Richard E. Wambsganss, SrVP&TO

CENTRAL BANK OF THE SOUTH-MONTGOMERY
P.O. Box 295-C 36195
205/834-7400, Ext. 425
(Branch of Central Bank of the South-Birmingham)
Theodore Greenspan, TO
Deborah Roten

FIRST ALABAMA BANK OF MONTGOMERY,NatAssn
P.O. Box 511 36101
205/832-8200 Tr$500 Mil
Hd: Clinton C. Berry, Jr., SrVP&TO
PersTr: Allen I. Rushing, VP&TO
CorpTr: Walter L. Darby, VP&CTO
TrInv: Jimmie Carnes, SrIO
ComTrF: Robert W. Dick, TO
EmplBen: Mildred O. Markwell, TO
TrOpers: Laura E. Broughton, TOpO
Nb: Jeffrey W. Smith, TO
Est&Prob: Albert E. Byrne, VP&TO

UNION BANK & TRUST CO.
P.O. Box 2191 36103
205/265-8201 Tr/o$125 Mil
Hd: James G. Hawthorne, Jr., SrVP-Tr
PersTr: Dennis W. Hanna, VP&TO
EmplBen: Richard D. Smallwood, VP&TO
CorpTr: Sarah P. Smith, CTO
TrOpers: Mrs. Melba Burdette, VP-TrOpers
RE: Richard B. Berry, TREO
TrInv,ComTrF: Charles F. Wilder, VP&TrInvO

Opelika

FARMERS NATIONAL BANK
P.O. Box 2070 36808-2070
205/749-8361 Tr/u$1 Mil
Hd: Warner Williams, ExecVP&TO

Opp

FIRST NATIONAL BANK
P.O. Drawer A 36467
205/493-3581 Tr$6 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: C. Carroll Pierce, Pres&TO
PersTr: Jeanette Walker, TO
CorpTr,TrOpers: Hilda Pierce, TOpO

Phenix City

FIRST ALABAMA BANK OF PHENIX CITY,NatAssn
P.O. Box 550 36867
205/298-3674 Tr$.5 Mil
Hd: J. W. Gresham, SrVP&TO

PHENIX-GIRARD BANK
P.O. Drawer 70 36867
205/298-0691
Bartow D. Tomblin, VP&TO
Thomas L. Evans, VP&AsstTO

Selma

AMSOUTH CITY NATIONAL BANK
P.O. Box 559 36701
205/875-2230 Tr$2 Mil
Hd: C. R. Cobb, VP&TO

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems.

ALABAMA (Cont'd)

Selma (Cont'd)

FIRST ALABAMA BANK OF SELMA,NatAssn
P.O. Box 479 36701
205/875-2201 Tr/u$1 Mil
Hd: Roger C. Jones, Chm&TO

PEOPLES BANK & TRUST CO.
P.O. Box 799 36701
205/875-1000 Tr$14 Mil
Hd: Gary M. Pierson, SrVP&TO
Richard O. Bishop, VP&AsstTO

SOUTHTRUST BANK OF SELMA
2605 Citizens Parkway 36701
205/875-2121
Hd: B. Ramsey Knight, Pres&CEO

Sylacauga

THE FIRST NATIONAL BANK
P.O. Box 630 35150
205/249-0341
Hd: Harry I. Brown, ChmBd,Pres&TO

Talladega

FIRST NATIONAL BANK
P.O. Box 797 35160
205/362-2334 Tr$2 Mil
Hd,CorpTr,TrInv,TrOpers,Nb: R. Merrell Sweat, Pres&TO
PersTr,Nb: Tim Hackney, AsstTO

Troy

FIRST ALABAMA BANK OF TROY,N.A.
P.O. Box 569 36081
205/566-2270 Tr$8 Mil
Hd: Robert Butler, AsstTO

TROY BANK & TRUST CO.
P.O. Box 967 36081
205/566-1490 Tr$14 Mil
Hd: Lynda Floyd, VP&TO
Doug Mins, SrTO

Tuscaloosa

FIRST ALABAMA BANK OF TUSCALOOSA,NatAssn
2222 Ninth St. 35403
205/345-4610 Tr$51 Mil
Hd: Leon Bennett
CorpTr,TrOpers: Sory S. Dunn
ComTrF,EmplBen: Arnold P. Avery

FIRST NATIONAL BANK
P.O. Box 2028 35403
205/345-5000 Tr$150 Mil
Hd: Lowell A. Womack, SrVP&SrTO
PersTr: D. Wayne Childress, TO
PersTr: William H. Johnson, TO
TrInv: Stephen W. Reinhart, TO
TrInv: Mike Majure
Nb: Ralph B. Quarles, VP&TO
EmplBen: Tracy Crain
TrOpers,CorpTr: David White, TO

ALASKA

Anchorage

ALASKA NATIONAL BANK OF THE NORTH
Pouch 6608 99502
907/278-4581
(Branch of Fairbanks)
Hd: Richard Wallace

ALASKA PACIFIC TRUST CO.
P.O. Box 900 99510
907/278-3543
(Branch of Fairbanks)
Hd,CorpTr,EmplBen,Nb: Martin R. Anderson, ExecVP&GenMgr
PersTr: John F. Smythe, AsstVP&TO
TrOpers: Cheryl Heimbaugh, TO
EmplBen: Joan Ference

ALASKA STATEBANK
Trust Dept.
P.O. Box 240 99510
907/277-5661
Hd: Margaret A. Hein, VP

FIRST NATIONAL BANK
P.O. Box 720 99510
907/276-6300 Tr$100 Mil
Hd,TrInv,Nb: R. W. Orell, SrVP
ComTrF,CorpTr,EmplBen: V. Snyder, TO
Prob,Acgy: Robert McKay, TO
PersTr: Miranda Moy, AsstTO

NATIONAL BANK OF ALASKA
P.O. Box 600 99510
907/276-1132 Tr$500 Mil
Hd,Nb: Jerry H. Rigler, SrVP&TO
TrInv,ComTrF: Charles F. Bailey, VP&TO
CorpTr: Teresa Patka, VP&TO
EmplBen: Vernon E. Sayles, VP&TO
TrOpers: Connie Carter, AsstTO
PersTr: Ann Gonzalez, AsstTO
PersTr: Julie Schirmer, AsstTO

PEOPLES BANK & TRUST
Pouch 7007 99510
907/276-8080 Tr$25 Mil
Hd: Ashley W. Schmiedeskamp, VP&TO
TrOpers: Norma Kramer, TO

Fairbanks

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 60730 99706
907/479-2281 Tr$250 Mil
(Branches in Anchorage & Juneau)
Hd: Richard Wallace

ALASKA PACIFIC TRUST CO.
P.O. Box 1230 99701
907/452-2146
(Branch in Anchorage)
Mgr: Cory Borgeson, AsstVP&TO
Virginia E. Eggleston, AdmAsst

★Juneau

ALASKA NATIONAL BANK OF THE NORTH
P.O. Box 1607 99803
907/586-2565
(Branch of Fairbanks)
Hd: Richard Wallace

ARIZONA

Flagstaff

VALLEY NATIONAL BANK
100 W. Birch Ave.
P.O. Box 1209 86002
602/774-0671
(Branch of Phoenix)
Mgr: Tom Oliphant, AsstVP
Nancy Shoemaker, TrRep

Green Valley

THE ARIZONA BANK
P.O. Box 487 85614
602/792-7037
(Branch of Phoenix)
Mgr: Robert H. Geffs, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1047 85614
602/625-6164
(Branch of Phoenix)
Mgr: John H. Fowler, VP&TO

VALLEY NATIONAL BANK
151 W. Esperanza Blvd. 85614
602/625-8070
(Branch of Phoenix)
Hd: Richard E. McKnight, AsstVP&Mgr

Mesa

THE ARIZONA BANK
P.O. Box 789 85201
602/898-6870
(Branch of Phoenix)
Mgr: Stephen J. Peterson, VP&TO

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1546 85201
602/834-2415
(Branch of Phoenix)
Mgr: Larry S. Rousey, TO

UNITED BANK OF ARIZONA
P.O. Box 1606 85201
602/248-2465
(Branch of Phoenix)
Hd: Matthew L. Howell, TO

VALLEY NATIONAL BANK
66 W. Main St. 85201
602/890-5035
(Branch of Phoenix)
Hd: William C. Shiel, VP

★Phoenix

THE ARIZONA BANK
P.O. Box 2511 85002
602/262-2000 Tr/o$500 Mil
(Branches in Green Valley, Mesa, Scottsdale, Sun City & Tucson)
Hd: W. S. Andersen, SrVP&TO
PersTr,TrSvcs: Robert C. Mogle, VP&TO
TrInv,ComTrF: Stanley Rulapaugh, VP&TrInvO
Prob: Thomas Rumph, VP&TO
CorpTr: John P. Lorenzen, VP&TO

BANK OF BOSTON TRUST COMPANY OF ARIZONA
2525 E. Arizona Biltmore Circle, S-119 85016
602/957-1911
(Affiliate of The First National Bank of Boston)
William K. Mackey, Jr., Pres
H. William Dean, VP
John F. Winkler, III, AsstVP

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 2669 85002
602/271-6345 Tr$975 Mil
(Branches in Green Valley, Mesa, Scottsdale, Sedona, Sun City & Tucson)
Hd: Harold E. Thurnma, SrVP&SrTO
PersTr: Mark A. Dinunzio, VP
CorpTr: Rose Ann Robb, VP&TO
EmplBen: Michael A. O'Brien, VP&TO
TrOpers: Walter H. Leveen, VP
Nb: James W. Washington, VP&TO

GREAT WESTERN BANK & TRUST
P.O. Box 1095 85001
602/264-7441 Tr$535 Mil
(Branch in Tucson)
Hd: Vicki A. Kjos, Esq, AsstVP
PersTr: Beverly Feldsien, TO
TrOpers,CorpTr,ComTrF: Dory Shirley, TO
EmplBen: Frederick A. Steele, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

MH/EDIE INVESTMENT COUNSEL
3003 No. Central Ave., Ste. 601 85012
602/264-2157
William E. Miller, RegMgr

MARSHALL & ILSLEY TRUST CO. OF ARIZONA
6245 N. 24 St. Pkwy. 85016
602/954-7779
(Branch in Sun City)
Hd: Michael J. Revane, ChmBd
Morry L. Birnbaum, VP
Jeffrey L. Bryden, VP
Eugene L. Chapman, VP
Henry L. Halverson, VP
Judith C. Murphy, VP

THE NORTHERN TRUST CO. OF ARIZONA
4350 E. Camelback Rd. 85018
602/840-8550
Hd: James D. Bruner, VP

UNITED BANK OF ARIZONA
P.O. Box 2908 85062
602/248-2151 Tr/o$900 Mil
(Branches in Mesa, Sun City & Tucson)
Hd: Murray F. Wilson, SrVP&TO
PersTr: James T. Cleary, VP&TO
TrInv: Norman E. Gardner, VP&TrInvO
ComTrF: Matthew L. Howell, TO
EmplBen: Betty J. Schepers, TO
TrOpers: Maggie Biastoch, TO
RE: James E. Gross, TREO&TO
Nb: Thomas P. Weaver, TO
Nb: Edward J. Nugent, TO

VALLEY NATIONAL BANK
P.O. Box 71 85001
602/261-2606 (Main Office)
602/261-2617 (Mgr) Tr$1,857 Mil
(Branches in Flagstaff, Green Valley, Mesa, Prescott, Scottsdale, Sedona, Sun City & Tucson)
State-Wide
Hd: Arthur K. Carlson, SrVP&Mgr
DeputyHd: Edwin P. Voss, VP
PersTr: John H. Noll, VP&Mgr
PhxProbate: William R. Yeager, VP&Mgr
PhxTrAdm: Duane Anderson, VP&Mgr
CorpTr: Grace McMorris, VP&Mgr
TrInv: Lyle Wurtz, VP&Mgr
ComTrF: Lynn Yturri, VP
EmplBen: Lou Kisch, VP&Mgr
TrOpers: Neal Davis, VP&Mgr
Mktg: Robert T. Johnson, VP&Mgr
Tax: Robert D. Groth, VP&Mgr
RE: Kenneth W. Frankel, VP&Mgr

Prescott

VALLEY NATIONAL BANK
302 Gurley St., P.O. Box 751 86301
602/445-9500
(Branch of Phoenix)
Hd: William C. Myers, AsstVP&Mgr

Scottsdale

THE ARIZONA BANK
P.O. Box 2089 85252
602/941-6161
(Branch of Phoenix)
Mgr: William J. Corbett, Jr., VP&TO

FIRST CHICAGO TRUST CO. OF ARIZONA
7501 E. McCormick Pkwy., Ste. 105 North 85258
602/948-5200
(Branch in Sun City)
James E. Louden

FIRST INTERSTATE BANK OF ARIZONA
P.O. Box Y 85252
602/271-6200
(Branch of Phoenix)
Mgr: Anthony E. Simhauser, VP&TO

HARRIS TRUST COMPANY OF ARIZONA
(A wholly owned subsidiary of Harris Bankcorp - Chicago)
6710 E. Camelback Rd. 85251
602/949-7800 Tr$300 Mil
Hd: Thomas F. Jones, Jr., Pres
TrInv: George F. Fischer, SrVP
TrInv,EmplBen: Thomas R. Hackett, VP
TrOpers: Joseph T. Keckeisen, Jr., VP&Treas
RE: James T. Andras, VP
Nb: D. Bruce Frobes, VP
TrCoun: Nancy C. Burnett
Acctng: Dolores M. Bushell, AsstTreas
AcctAdm: Jamie Craig Dove, TO
AcctAdm: Jon P. Engebretson, TO
InvMgmt: Michael D. Rees, TO
MgrSun City Office: Colleen Kelly, TO
Sun City Branch:
17220 Boswell Blvd.
Ste. L-102 85271
602/841-8411

NORTHWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA
6607 N. Scottsdale Rd.
Building "H" 85253
602/998-1300
(Branch in Sun City)
Hd: John A. Miller, Pres
PersTr: Michael L. Chambers, VP
TrInv: William R. Hulings, VP
TrOpers: Judith A. Prewitt, TOpO

VALLEY NATIONAL BANK
4821 N. Scottsdale Rd., P.O. Box 1767 85252
602/890-6975
(Branch of Phoenix)
Hd: Clifford R. Van Zile, VP&Mgr
BusDev: Richard Helmrich, AsstVP

Sedona

FIRST INTERSTATE BANK OF ARIZONA, NatAssn
P.O. Box 319 86336
602/282-2223
Mgr: Jon W. Dykema, TO

VALLEY NATIONAL BANK
401 Jordan Rd., P.O. Box 1347 86336
602/282-4181
(Branch of Phoenix)
TrInv: Emil F. Bender, AsstVP
Admin,Nb: R. Thomas Oliphant, AsstVP

Sun City

THE ARIZONA BANK
P.O. Box 1939 85372
602/842-1960
(Branch of Phoenix)
Mgr: Lowell Horning, VP&TO

FIRST CHICAGO TRUST CO. OF ARIZONA
14625 N. Del Webb Blvd. (LaRonde Center) 85351
602/933-6147
(Branch of Scottsdale)
Karen K. Sinchak, VP
Robert A. Schultz, VP

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1039 85372
602/271-6995
(Branch of Phoenix)
Mgr: Wilbert W. Runcorn, VP&TO

THE MARSHALL & ILSLEY TRUST COMPANY OF ARIZONA
10451 Palmeras Dr., Ste. 202 85373
602/933-6237
(Branch of Phoenix)
Mgr: Rae McMillan, VP

NORWEST CAPITAL MANAGEMENT & TRUST CO., ARIZONA
17220 Boswell Blvd. 85373
602/979-9289
(Branch of Scottsdale)
Hd: Michael L. Chambers, VP

UNITED BANK OF ARIZONA
P.O. Box 1129 85372
(Branch of Phoenix)
Hd: Edward J. Nugent, TO

VALLEY NATIONAL BANK
10300 W. Thunderbird Blvd., P.O. Box 690 85372
602/589-3627
(Branch of Phoenix)
Hd: David L. Willetts, VP&Mgr
Wayne Lutz, BusDevO&AsstVP
Philip Johnson, AsstVP
Joel Neuman, TO
Glenn W. Shevlin, TO

VALLEY NATIONAL BANK-SUN CITY WEST
13501 Camino del Sol 85038
602/589-3829
(Branch of Phoenix)
Robert Ketterson, BusDevO&AsstVP
Neil A. Riddle, TO

Tucson

THE ARIZONA BANK
P.O. Box 26936 85726
602/792-7774
(Branch of Phoenix)
Mgr: Iole Taylor, VP&TO

BANK OF BOSTON TRUST COMPANY OF ARIZONA
177 North Church St., Ste. 915 85701
602/884-8683
(Affiliate of The First National Bank of Boston)
Todd B. Ackerman, VP
L. P. Hermes, VP

FIRST INTERSTATE BANK OF ARIZONA,NatAssn
P.O. Box 1871 85702
602/792-5512
(Branch of Phoenix)
Mgr: Philip C. Quindry, VP&TO

GREAT WESTERN BANK & TRUST
P.O. Box 12158 85732
602/747-5050
(Branch of Phoenix)
Nb,PersTr: Audrey H. Morgan, TO

THE NORTHERN TRUST COMPANY OF ARIZONA
6373 East Tanque Verde Road
Ste. 100 85715
602/298-3300
(Branch of Phoenix)
Mgr: Robert W. Colbert, VP
Daniel M. Norton, VP
William S. Atlee, 2ndVP
Donald F. Romano, 2ndVP

UNITED BANK OF ARIZONA
P.O. Box 3043 85702
602/884-8900
(Branch of Phoenix)
Hd: Thomas P. Weaver, TO

U.S. FIDUCIARY CORPORATION
2020 Arizona Bank Plaza
33 North Stone 85701
624-9863 Tr$80 Mil
Hd: Ben Storek, Pres&Dir

VALLEY NATIONAL BANK
2 E. Congress St., P.O. Box 311 85702
602/792-7200
(Branch of Phoenix)
Hd: Ed Handy, VP&Mgr
James Dorrance, BusDevO&AsstVP
Thomas Zoellner, AsstVP&InvO
Bruce Cameron, TO
Jack Dove, TO
Robert Golob, TO
Joseph O'Neill, TO

95.[illegible]% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

ARKANSAS

Batesville

CITIZENS BANK
P.O. Box 2156 72501
501/793-4441 Tr$1 Mil
Hd: T. G. Vinson
FIRST NATIONAL BANK
P.O. Box 2557 72501
501/793-4141 Tr$5 Mil
Hd: Urba Hutchison, VP&TO
EmplBen: Harold Perrin, VP

Benton

BENTON STATE BANK
146 West South St. 72015
501/778-0431 Tr$6 Mil
Hd: Jimmy R. Leech
THE UNION BANK OF BENTON
207 W. Conway St.
P.O. Box 687 72015
501/778-0411 Tr$1.9 Mil
Hd: Ray Pennington, AsstVP&TO

Bentonville

BANK OF BENTONVILLE
P.O. Box 449 72712
501/273-3331 Tr$15 Mil
Hd: Fred Lookadoo, TO
PersTr: Carl T. Cosand, VP&TO
TrInv: Alice L. Walton, VP&IO
Nb: Rob Sabata, TO
TDP: Denise Simmons

Berryville

THE FIRST NATIONAL BANK
305-307 Public Square 72616
501/423-6601 Tr$7.3 Mil
Hd: W. A. Hudspeth, III

Blytheville

FARMERS BANK & TRUST CO.
400 W. Main St. 72315
501/763-8101 Tr$10 Mil
Hd,PersTr,CorpTr: Ralph M. Harmon, TO
THE FIRST NATIONAL BANK IN BLYTHEVILLE
P.O. Box 809 72315
501/763-4443 Tr/o$1 Mil
Hd: Wm. J. Tomlinson, Pres

Camden

FIRST NATIONAL BANK
P.O. Box 977 71701
501/836-5701 Tr$1 Mil
Hd: H. G. Williams, II, VP&TO

Carlisle

CITIZENS BANK & TRUST
North Court & Second St. 72024
501/552-7574 Tr$10 Mil
Hd: M. Gaines Young, Jr.

Conway

THE FIRST NATIONAL BANK
1 National Plaza
Main St. 72032
501/327-6511 Tr$7.8 Mil
Hd: Ray Nyberg, VP&TO
FIRST STATE BANK & TRUST CO.
P.O. Box 729 72032
501/329-5656 Tr$3.7 Mil
Hd: Richard P. Clark, II

Crossett

FIRST NATIONAL BANK OF CROSSETT
P.O. Box 597 71635
501/364-4171 Tr$8 Mil
Hd: Wm. C. Norman, Jr., Chm&TO
TrOpers: J. Jenkins, AsstTO

De Witt

DE WITT BANK & TRUST CO.
P.O. Drawer 71 72042
501/946-3535 Tr$10 Mil
Hd: Frank Ellis, VP&TO
Ralph Relyea, TO
FIRST NATIONAL BANK
P.O. Drawer 511 72042
501/946-3551
Hd: Warren A. Jennings, VP&TO

Des Arc

FARMERS & MERCHANTS BANK
P.O. Box 369 72040
501/256-4191 Tr$3.8 Mil
Hd: Sherod S. White, Pres

Dumas

MERCHANTS & FARMERS BANK
Waterman St. 71639
501/382-4311 Tr$2 Mil
Hd: J. Michael Jones, VP&TO

El Dorado

EXCHANGE BANK & TRUST CO.
P.O. Box 641 71730
501/862-6683
Hd: Tandy Menefee, VP&Mgr
FIRST NATIONAL BANK OF EL DORADO
P.O. Box 751 71730
501/863-3181 Tr$60.5 Mil
Hd,EmplBen,Nb: David L. Barry, VP&Mgr
PersTr,CorpTr: Mrs. Voncile Berry, VP&TO
TrInv,ComTrF: Thomas W. Weeks, SrVP&IO
TrOpers: Joe White, VP&TO
NATIONAL BANK OF COMMERCE
P.O. Box 992 71730
501/862-8161 Tr$15 Mil
Hd: C. Duke Allison, Jr., SrVP&TO

Fayetteville

FIRST NATIONAL BANK
P.O. Box 1287 72701
501/521-6123 Tr$45 Mil
Hd,TrInv,Nb: Dennis L. Smith, SrVP&TO
PersTr,EmplBen: Don DeFreece, TO
CorpTr,ComTrF,TrOpers: Don Wood, VP&TO
Est,RE: Janice Torbett, AsstTO
McILROY BANK & TRUST
P.O. Box 1327 72702
501/575-1000 Tr$23 Mil
Hd,EmplBen,Nb: J. W. Gould, ExecVP&TO
PersTr,CorpTr,TrInv: W. I. Sloan, SrVP&TO
TrOpers: Jo Ann Liner, AsstVP

Forrest City

FIRST NATIONAL BANK OF EASTERN ARKANSAS
P.O. Box 351 72335
501/633-3112 Tr$4 Mil
Hd,PersTr,CorpTr: T. C. Pope, VP&TO
TrOpers: Margie Whittenton, AsstCsh
PLANTERS BANK & TRUST CO.
321 North Rosser St. 72335
501/633-2833 Tr$1.7 Mil
Hd: Joyce L. Clark, SrVP&TO

Fort Smith

CITY NATIONAL BANK
P.O. Box 47 72902
501/785-2811 Tr$12 Mil
Hd: Jeryl Q. Looper, SrVP&TO
FIRST NATIONAL BANK
P.O. Box 7 72902
501/782-2041 Tr$67 Mil
Hd: Chas. A. Beasley, SrVP&TO
MERCHANTS NATIONAL BANK
P.O. Box 8 72902
501/785-1421 Tr$56 Mil
Hd: E. B. Brown, VP&TO
Robert E. Boyer, VP&TO
J. Joseph England, TO
Ruth Whitlock, TOpO

Gillet

PLANTERS & MERCHANTS BANK
Main & Third Sts.
P.O. Box 538 72055
501/548-2211 Tr/u$1 Mil
Hd: Larry E. Bauer, ExecVP

Greenwood

FARMERS BANK
72936
501/996-4171 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: Means Wilkinson, ChmBd

Harrison

FIRST NATIONAL BANK
P.O. Box 730 72601
501/741-2355 Tr$1 Mil
Hd: Doris Phifer
THE SECURITY BANK
P.O. Box 1078 72601
501/741-8200 Tr/u$1 Mil
Hd: Gene Waters, VP&TO

Helena

FIRST NATIONAL BANK OF PHILLIPS COUNTY
P.O. Box 160 72342
501/338-6751 Tr$6 Mil
Hd: H. M. Richmond, VP&Csh
HELENA NATIONAL BANK
P.O. Box 280 72342
501/338-6451 Tr/u$1 Mil
Hd: Leon J. Rinke, VP&TO

Hope

CITIZENS NATIONAL BANK
P.O. Box 599 71801
501/777-2313 Tr/u$1 Mil
Albert Graves, ChmBd
Mitchell LaGrone, VChmBd
C. W. Kelly, Pres&CEO
Cecil O'Steen, ExecVP
Dennis Ramsey, SrVP&TO
Pat Severns, VP&TO
FIRST NATIONAL BANK
P.O. Box 520 71801
501/777-2363 Tr/u$1 Mil
Hd,PersTr,CorpTr: Thomas E. Hays, Jr., Pres

Hot Springs

ARKANSAS BANK AND TRUST COMPANY
P.O. Box 5640 71901
501/624-4616 Tr$52 Mil
Hd,TrInv,Nb: Charles L. Fager, Jr., SrVP&TO
PersTr,ComTrF: Winnie Trawick, TO
CorpTr,EmplBen,TrOpers: John Jacobs, VP&TO
TrOpers: Mose Kyle

FIRST NATIONAL BANK OF HOT SPRINGS
P.O. Box 1000 71901
501/321-8075 Tr$50 Mil
Hd,Nb: Larry Brian, SrVP&TO
PersTr,: Gene Parker, VP&TO
CorpTr,TrOpers: Lola Fisher, AsstVP&TO
TrInv,ComTrF: Mike Dowling, AsstVP&TO
EmplBen: Marcie Hearnsberger, TO

Jacksonville

FIRST JACKSONVILLE BANK
P.O. Box 827 72076
501/982-4511 Tr$16.7 Mil
Hd: Edwin B. Cantrell, III
TrOpers: Leona Tolley, TO

Jonesboro

CITIZENS BANK
P.O. Box 1090 72401
501/932-6603 Tr$75 Mil
Hd,Nb: R. H. Coatsworth, VP&TrMgr
CorpTr: James V. Hargis, TrAdm
EmplBen: Olen D. Smith, TrAdm

MERCANTILE BANK
P.O. Box 6018 72401
501/935-5521 Tr$53 Mil
Hd: Dick Gray, VP&SrTO
PersTr: Betty Pittman, TO
CorpTr,TrOpers: Lola Sikes, TO
EmplBen,Nb: Fred Hargett, TO

★Little Rock

COMMERCIAL NATIONAL BANK
P.O. Box 1331 72203
501/224-1700 Tr$110 Mil
Hd,Nb: Dale J. Wintroath, SrVP&Mgr
PersTr: A. Leon Helms, VP&SrTO
CorpTr: Mary Alice Showmar, TrAdm
TrInv: Jim Kennedy, SrVP
EmplBen: Page King, TrAdm
TrOpers: Paul Steadman, TOpMgr

FIRST NATIONAL BANK
Capitol & Broadway Sts. 72201
501/371-7301 Tr$179 Mil
Hd: Walter C. Jennings, SrVP
TrCoun: J. H. Rice, Jr.

PULASKI BANK & TRUST CO.
Pierce & R Sts. 72207
501/661-7773 Tr$14 Mil
Hd: Holly E. Mathisen
TrOpers: Beverly W. Sawyer, TrAsst

UNION NATIONAL BANK
P.O. Box 1541 72203
501/378-4221 Tr/o$250 Mil
Hd: Michael O'Brien, SrVP&TrMgr
Wm. H. Webster, SrVP&SrTO
Henry McCord, VP&TO
Wm. H. Webster, SrVP&SrTO
TrInv: Aubrey Avants, VP&TrInvO
EmplBen,Nb: Dick Cirks
TrOpers: Richard McMinn,TOpO
Nb: Howard Shepherd
EmplBen,Admin: Ernie Farquharson

WORTHEN BANK & TRUST CO., N.A.
P.O. Box 1681 72203
501/378-1237
Hd: Jack C. Thomas, SrVP,TO&Mgr
PersTr: William L. Blair, VP&TO
Marilyn Berry, TO
Anne B. Roark, AsstTO
CorpTr: Harold L. Tate, VP&CTO
James L. Quillen, AsstCTO
TrInv: Dwight L. Goodwin, VP&TrInvO
EmplBen: Carol A. Hardwick, TO
TrOpers: Thomas N. Narrell, VP,TOpO
Nancy L. Priest, TOpO

Magnolia

FARMERS BANK & TRUST
P.O. Box 250 71753
501/234-2211 Tr$4.4 Mil
Hd: Dean Reagan, TO
Bob L. Burns, AsstTO

FIRST NATIONAL BANK
P.O. Box 400 71753
501/234-1234 Tr$9.6 Mil
Hd: Homer F. Greer, Jr., VP&TO

McGehee

McGEHEE BANK
P.O. Box 787 71654
501/222-3151 Tr$9 Mil
Hd: James Michael Smith, TO
Nb: Sam Bowman, Chm

Monticello

COMMERCIAL BANK & TRUST COMPANY
P.O. Box 150 71655
501/367-6221 Tr/u$1 Mil
Reginald Glover, Pres

UNION BANK & TRUST CO.
P.O. Box 270 71655
501/367-3453 Tr/u$1 Mil
Hd: Clay Mitchell, VP

Mountain Home

FIRST BANK & TRUST CO.
P.O. Drawer F 72653
501/425-2101 Tr$13 Mil
Hd: Charles F. Vandegrift, VP&TO

PEOPLES BANK & TRUST
9th & Baker Sts. 72653
501/425-2166 Tr$10 Mil
Hd: Philip R. Dixon, TO

Newport

THE FIRST STATE BANK OF NEWPORT
P.O. Box 340 72112
501/523-2744 Tr/o$2 Mil
Hd: James M. McCartney

North Little Rock

FIRST AMERICAN NATIONAL BANK
P.O. Box 5761 72119
501/370-4460 Tr$35 Mil
Hd,PersTr,CorpTr: Michael P. McBryde, VP&TO
TrInv: Michael McGibbony, VP&IO
TrOpers: Anne Porter, AsstTO
TrOpers: Paula Bruce

THE TWIN CITY BANK
One Riverfront Place 72119
Hd: Kenneth D. Hammonds
TrInv: John Ploszay

Paragould

SECURITY BANK
Court & Pruett Sts. 72450
501/239-9571 Tr$2 Mil
Hd: Donna Carter, TO

Pine Bluff

NATIONAL BANK OF COMMERCE
P.O. Box 6208 71611
501/541-8181 Tr$98 Mil
Hd: Thomas W. Spillyards
PersTr: William L. Little, SrVP&TO
PersTr: William T. Shepherd, VP&TO
PersTr: Richard L. Metcalf, VP&TO
TrInv,ComTrF: Lewis Van Ness
TrOpers: Bonnie Rauls, AsstTO
Iris Rushing, AsstTO
EmplBen: Mark S. Watkins

SIMMONS FIRST NATIONAL BANK
P.O. Box 7009 71611
501/541-1110 Tr$90 Mil
Hd,Nb: John L. Rush, SrVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Reyno

FARMERS & MERCHANTS BANK
72462
501/769-2300 Tr$2 Mil
Hd: William A. Sandlin, Pres

Rogers

FARMERS & MERCHANTS BANK
4th & Chestnut 72756
501/636-4233
Hd: Etsyl Sparkman

FIRST NATIONAL BANK
201 W. Walnut St. 72756
501/636-1975 Tr$11 Mil
Hd: Fred W. Lookadoo, Jr.
PersTr,EmplBen,Nb: Raymond R. Roberts
TrInv: Alice Walton
TrOpers: Dorothy Brown

Russellville

PEOPLES BANK & TRUST CO.
P.O. Box 220 72801
501/968-2112 Tr$6 Mil
Hd: Glenna C. Long, TO

Searcy

FIRST NATIONAL BANK
P.O. Drawer 608 72143
501/268-4211 Tr$3 Mil
Hd: Wayne Hartsfield, Pres&TO

FIRST SECURITY BANK
P.O. Box 1009 72143
501/268-9871 Tr$10 Mil
Hd: William L. Newton, TO

Sheridan

GRANT COUNTY BANK
101 North Oak St. 72150
501/942-3145 Tr$.8 Mil
Hd: D. E. McCoy, Jr., Pres&TO

Siloam Springs

ARKANSAS STATE BANK
P.O. Box 400 72761
501/524-8101 Tr$2 Mil
Hd: Art Morris, VP&TO

FIRST NATIONAL BANK
P.O. Box 130 72761
501/524-5141 Tr$2 Mil
Larry Jones, Csh

Springdale

FIRST NATIONAL BANK OF SPRINGDALE
P.O. Box 249 72764
501/751-3400 Tr$17 Mil
Hd: Max Sample, ExecVP&TO
TrOpers: Jean Dipboye, TrAdm

FIRST STATE BANK
P.O. Box 189 72764
501/751-1500 Tr$22 Mil
Hd: Robert Phillips, TO
PersTr: Joan Legg, TrAdm
TrOpers,CorpTr: Mildred Clark, TrAdm

Stuttgart

FARMERS & MERCHANTS BANK
P.O. Box 947 72160
501/673-6911 Tr$21 Mil
Hd: Gary Hudson, VP&TO
Bev S. Keller, AsstTO

FIRST NATIONAL BANK
P.O. Drawer 908 72160
501/673-3545 Tr$28 Mil
Hd: Alex Smith
TrAdm: Pam Smith
TrOpers,TDP: Frances Lee
FM: Floyd Voumard

ARKANSAS (Cont'd)

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000, State Line Plaza 75502
501/773-4541 Tr$63 Mil
Hd,PersTr,Nb: Gregory S. Torrance, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda Engster, TO
Betty Anthony, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
501/792-7166 Tr$70 Mil
Hd,PersTr,CorpTr,Nb: Cloys V. Jonson, SrVP&TO
TrInv,TrOpers: Basil Hoag, VP&TO
EmplBen: Thomas E. Jones, TO

Van Buren

CITIZENS BANK & TRUST CO.
P.O. Box 469 72956
501/474-1201 Tr/u$1 Mil
Hd: R. H. Terry, VP&TO

Warren

FIRST STATE BANK
P.O. Box 29 71671
501/226-2601 Tr$1 Mil
Hd: Freddie M. Mobley, Pres&TO

WARREN BANK & TRUST CO.
P.O. Box 350 71671
501/226-2621 Tr$10 Mil
Hd: Gerald D. Burton, SrVP&TO

West Memphis

BANK OF WEST MEMPHIS
P.O. Box 2128 72301
501/735-2922 Tr$2 Mil
Hd: Arley Knight, VP&TO
TrOpers: Mary Goe, VP&TOpO

Wynne

CROSS COUNTY BANK
P.O. Box 9 72396
501/238-8171 Tr/u$1 Mil
Hd: Rafe Andrews, TO
Larry Lawson, AsstTO

FIRST NATIONAL BANK
P.O. Box 129 72396
501/238-2361 Tr$10 Mil
Hd: Doyl E. Brown, Pres&TO
Carolyn Miller, AsstTO

CALIFORNIA

Beverly Hills

BANK OF AMERICA,NatAssn
1800 Avenue of the Stars 90067
213/550-3664
Hd: Francis T. McKenna, VP&TO

CITY NATIONAL BANK
400 N. Roxbury Dr. 90210
213/550-5656 Tr$1 Bil
(Offices in LaJolla, Newport Beach, Palm Desert/Palm Springs)
Hd: G. B. Williams, SrVP
PersTr: Gary Fentress, VP&TO
CorpTr: Carol Janes, VP&TO
TrInv: Neal Genda, VP&TrInvO
EmplBen: Edwin Parker, VP&TO
TrOpers: Faith Whitman, AsstVP
RE: Edward Van Horne, VP&TO
TrCoun: L. Bruce Norman, VP&TrCoun
Nb: John M. Dimalanta, VP

FIRST INTERSTATE BANK OF CALIFORNIA
9601 Wilshire Blvd. 90213
213/878-1151
(Branch of Los Angeles)
Hd: William Medley, VP&Mgr
Nb: Charles Starr, Jr., VP

TRUST SERVICES OF AMERICA, INC.
405 S. Beverly Dr. 90212
213/552-5352
(Branch of Los Angeles)
Mgr: Brian T. Kennedy, VP&TO

WELLS FARGO BANK,NatAssn
433 N. Camden Drive 90210
213/550-2183
(District Trust Office of Los Angeles)
Hd: James G. Murray, VP&TO

Carmel

WELLS FARGO BANK,NatAssn
26609 Carmel Center Place 93922
408/624-1522
(District Trust Office of San Francisco)
Hd: Shirley A. Snyder, VP&TO

Century City

CROCKER NATIONAL BANK
Beverly Hills Private Capital Banking Center
10110 Santa Monica Blvd. 90067
213/550-2964
CtrMgr: F. Parker Geesen, VP&SrTO

SECURITY PACIFIC NATIONAL BANK
1901 Ave. of the Stars 90067
213/552-4133
Mgr: Barry Hunter, VP

UNION BANK
1900 Ave. of the Stars 90067
213/550-6465
(Branch of Los Angeles)
Hd: Benjamin Hitz, Jr., VP

Chico

BANK OF AMERICA,NatAssn
1074 East Ave. 95926
916/891-7252
Hd: Alice N. Sykes, AsstVP&TO

Claremont

SECURITY PACIFIC NATIONAL BANK
203 Yale Ave. 91711
714/626-3501
Mgr: Dale Walters, VP

El Toro

AHMANSON TRUST COMPANY
Home Savings & Loan Bldg.
23861 El Toro Rd., Ste. 301-A 92630
714/770-2650
(Branch of Los Angeles)
Nb: Francis M. Smith, Conslt
Earl Christensen, VP&TO

INTERNATIONAL CENTRAL BANK AND TRUST CORP.
22481 Aspan St., P.O. Box A 92630
714/768-4001
Frank Edelstein, Chm
Hd: Jack L. Taufer, Pres
Hd,EmplBen: Marvin Krein, TO
TrOpers: Stephen Treshansky, TO
Nb: Lloyd E. Miner
TDP: Charles Tedrick
Daniel J. Fedrick, ExecVP
Fred S. Lafer, VP&Sec
Richard A. Patterson, VP&Treas
Hanny Schroeder, AsstTO
Gerda Breaux, TO
Gilbert N. Kruger, AsstSec
Norman A. Milks, AsstVP&TO
Dorothy Martin, AsstTO
Josh Weston, VP
Norma Bond, TO

Escondido

BANK OF AMERICA,NatAssn
214 West 2nd Ave. 92025
714/489-2021
Hd: Louise Morgan, AsstVP&TO

Fresno

BANK OF AMERICA,NatAssn
1011 Van Ness Avenue 93721
209/488-7451
Kyran M. Schmidt, VP&TO

CROCKER NATIONAL BANK
2125 Fresno St. 93721
209/441-5097
(Satellite of Sacramento Private Capital Banking Center)
Mgr: Dennis R. Hoagland, VP&TO

LLOYDS BANK CALIFORNIA
2035 Fresno St. 93721
209/485-5220
(Branch of Los Angeles)
Hd: Charles R. Turley, TO

SECURITY PACIFIC NATIONAL BANK
666 West Shaw Ave., Ste. 199 93704
209/224-4030
Mgr: Richard H. Smith, VP

SHEARSON
AMERICAN
EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Hemet

FIRST TRUST BANK
1760 West Florida Ave.
P.O. Box 609 92343
714/652-5011
(Branch of Ontario)
Gael Anderson, AsstVP&TO
TrAdmin: Dottie Brown

Laguna Hills

BANK OF AMERICA, NatAssn
23521 Paseo De Valencia 92653
714/951-4174
Hd: April K. Garrett, AsstVP-Trust

CALIFORNIA FIRST BANK
23511 Paseo De Valencia 92653
714/830-3200
(Branch of San Diego)
Forest West, TO
JoAnn Apfeld, TrAdm
Richard L. Jackson, VP

FIRST INTERSTATE BANK OF CALIFORNIA
24032 El Toro Rd. 92653
714/837-1140
(Branch of Los Angeles)
Hd: Darliene Evans, VP&Mgr
Nb: Bob Lagerquist

LAGUNA HILLS MOTOR BANK
24380 Moulton Pkwy. 92653
714/951-5222
Hd: Darliene Evans, VP&Mgr

SECURITY PACIFIC NATIONAL BANK
24211 Paseo De Valencia 92653
714/581-2450
Mgr: Richard M. Thomas, VP

La Jolla

BANK OF AMERICA,NatAssn
7680 Girard Ave. 92037
714/294-2907
Hd: Ronald H. Hadley, VP&TO

CALIFORNIA FIRST BANK
7807 Girard Ave. 92037
714/294-4770
(Branch of San Diego)
Mgr: E. A. Cameron, VP
Nb: Charles A. Guthrie, VP

CITY NATIONAL BANK
8950 Villa La Jolla Drive 92037
714/455-7590
(Branch of Beverly Hills)

CROCKER NATIONAL BANK
7714 Girard Ave. 92037
714/454-9144
(Satellite of San Diego Private Capital Banking Center)
Mgr: Garet B. Clark, VP

FIRST INTERSTATE BANK OF CALIFORNIA
7855 Ivanhoe Ave. 92037
714/231-2142
(Branch of Los Angeles)
Hd: Charleen Cirese, TO&Mgr
Nb: Whitney Lee, VP

LA JOLLA BANK & TRUST CO.
P.O. Box 1500 92038
714/455-5040 Tr$91 Mil
Hd: James T. Slingsby, SrVP&Mgr
Admin: Virginia Corrente, VP&TO
EmplBen: Barbara Tanaglia, TO
TrOpers: Grant Taylor, AsstVP&TO

SAN DIEGO TRUST & SAVINGS BANK
7733 Girard Ave. 92037
619/238-4607
(Branch of San Diego)
Hd: Gordon Harris, AsstVP&TO
Michael Stucky, TO

WELLS FARGO BANK,NatAssn
7878 Herschel Ave. 92037
714/238-6341
(District Trust Office of Los Angeles)
Paul P. Bianchi, Jr., AsstVP&TO

Long Beach

BANK OF AMERICA,NatAssn
444 West Ocean Blvd., 10th Fl. 90802
213/599-4486
Hd: Patrick D. O'Leary, VP&TO

FARMERS & MERCHANTS TRUST CO.
302 Pine Ave. 90802
213/437-0011 Tr$210 Mil
Hd,Nb: A. M. Clearman, SrVP,TO&Sec
TrInv: E. M. Amos, SrVP&TO
PersTr: Roger L. Rosenbaum, VP&TO
CorpTr,EmplBen: Martin H. Dering, VP&TO
TrOpers: Sally Farnham, AsstTO-Opers
Helen V. Williams, TO
Cloy D. Huntress, AsstTO
Michael Weiner, AsstTO
Nancy L. Barney, AsstTO

LLOYDS BANK CALIFORNIA
200 West Oceangate 90802
213/437-0421
(Branch of Los Angeles)
Hd: John E. Reilly, VP&SrTO

Los Angeles

AHMANSON TRUST COMPANY
3701 Wilshire Blvd., Ste. 1000 90010
213/487-2680 Tr$254 Mil
(Branch in El Toro)
Hd: Roger L. Lee, Pres
PersTr: Michael Becker, VP&TO
John Haake, TO
TrInv: John L. Polk, VP
EmplBen: Richard A. Kanner, VP&TO
TrOpers: Jai Sondhi, AsstVP-Opers
Nb: Gordon K. Craig, VP-Mktg
Eileen Merritt, AsstSec
Donald Stark, Csh&Treas

BANK OF AMERICA, NT&SA
615 So. Flower St. 90071
213/228-3815
Hd: Guy Coykendall, VP&StHdTrRE

BANK OF AMERICA
555 So. Flower St. 90071
213/228-4567
Hd: Charles I. Hargrove, VP&RegTO

BANK OF CALIFORNIA, NatAssn
550 S. Flower St. 90071
213/972-2297
(Hd Office: See San Francisco)
Hd: Michael J. Casey, VP&Mgr SoCalTrDiv
PersTr: Douglas F. Nosworthy, VP&TO
TrInv: Gary L. Stone, VP&IO
Pamela D. Barker, VP&TO

TrOpers: Judy N. Chavez, AsstVP&TOpO
EmplBen,Nb: James C. Kemp, VP
Sub-Div: H. R. Billings, VP&TO
RE: Robert C. Keenan, VP&TO

BANK OF THE WEST
281 S. Figueroa 90012
213/617-9684
(Branch of San Jose)
Hd: Peter V. Misunas, VP&TO

When a deaf child learns to talk our work speaks for itself.

Talk is not cheap to the child whose ears are sealed to the world. Nor to his parents. Every word comes hard. Words can come through with the help and understanding offered by John Tracy Clinic.

Your help comes in asking testators to consider what the gift of speech can mean to a deaf child, and how a bequest can help extend our free services to preschool deaf children and their parents.

To learn more about our program, write Mrs. Spencer Tracy, 806 West Adams Blvd., Los Angeles, Calif. 90007 (213) 748-5481

John Tracy Clinic

Profit from the Lion's Tax Exempt Income Service

A professionally managed investment service for your bank's retail, custody and personal trust customers.

This new service from Dreyfus now enables you to offer your customers a varied selection of professionally managed tax exempt funds—short, intermediate and long-term—as well as specialty funds exempt from state tax. You benefit from our expertise in tax exempt investments, plus our top flight operations and marketing support—all for far less than it would cost to establish your own program. For further information, call Don Nanfeldt toll free at 1-800-225-2664 or in New York at 212-308-2530.

Dreyfus
Service Corporation
600 Madison Avenue, New York, NY 10022

CALIFORNIA (Cont'd)

Los Angeles (Cont'd)

CALIFORNIA CANADIAN BANK
700 Flower St. 90017
213/626-0771
(Branch of San Francisco)
Hd: G. F. Wilson, AsstVP&TO
Milton R. Dumm, TO
Clara Templeton, TO

CALIFORNIA FEDERAL
5670 Wilshire Boulevard 90036
213/932-2200
Hd: Barry Aronoff
PersTr,TrOpers: Kathleen Rips
EmplBen: H. Richard Rosenthal
Nb: Kenneth L. Paine

CALIFORNIA FIRST BANK
616 W. Sixth St. 90017
213/972-5318
(Branch of San Diego)
Mgr: Richard L. Jackson, VP
Chieko Ikari, TrAdm
Nb: Gordon D. Fisher, TO
Dennis Kunisaki, TO
Robert C. Surridge, III, TO

CROCKER NATIONAL BANK
Los Angeles Private Capital Banking Center
333 So. Grand Ave. 90071
213/253-3806
(Satellite office in Newport Beach)
CtrMgr: Napoleon Nobay, VP

FIRST INTERSTATE BANK OF CALIFORNIA
707 Wilshire Blvd. 90017
213/614-4831 Tr/o$3.2 Bil
(Branches in Beverly Hills, Laguna Hills, La Jolla, Newport Beach, Oakland, Palm Springs, Palo Alto, Paradise, Rancho Bernardo, Rossmoor-Walnut Creek, San Francisco, & Santa Barbara)
TrCoun: Lyston G. J[illegible]o, VP
PersTr,TrAdmin: G. Andrew Bailard, VP
PrivTr: James E. Hanna, VP
CtTr: Donald F. Ugent, VP
RE: William Carr, AsstVP
CorpTr: Leonard P. Kolla, VP
EmplBen: Joseph G. Yadrick, VP
Nb: E. Geary Johnstone, VP
TrOpers: M. P. Romano

LLOYDS BANK CALIFORNIA
TrDiv Home Office:
612 S. Flower St. 90017
213/613-2000 Tr$563.4 Mil
(Branches in Fresno, Long Beach, Newport Beach, Pasadena, Sacramento, San Francisco, Santa Ana, Santa Barbara & West Los Angeles)
TrDivHd: Howard E. Ritt, ExecVP
PersTrAdmin: George E. Zillgitt, SrVP&SrTO
TrInv: John R. Thompson, VP&TrInvO
TrOpers: James L. Birdwell, VP
Nb: Michael Silverberg, VP&TO
Los Angeles Trust Office:
612 S. Flower St. 90017
213/613-2736
Hd: John R. Burrows, VP&SrTO

MH/EDIE INVESTMENT COUNSEL
445 So. Figueroa St., Ste. 2400 90071
213/489-5770
Robert E. Genthe, Mgr

SECURITY PACIFIC NATIONAL BANK
333 South Hope St. 90071
213/613-5587 Tr$3 Bil
(Trust & Financial Service Offices in Century City, Fresno, Laguna Hills, Los Angeles, Newport Beach, Palm Desert, Pasadena, Riverside, Sacramento, San Diego, San Francisco, San Mateo, Santa Ana & Santa Barbara)
Hds: Kraig Westra, ExecVP
David L. Blanchfield, SrVP
Robert M. Boyles, SrVP
Nicholas J. Ferrante, SrVP
CorpTr: James B. Black, FVP
BusSvcs: C. Rodney Cooper, FVP
TrTax: Barbara W. Stark, FVP
PersAsstMgmt: Richard G. Wimbish, VP
Mktg: Stanley Weinstein, VP

SUMITOMO BANK OF CALIFORNIA
101 South San Pedro St. 90012
213/688-1101
(Branch of San Francisco)
Collin Blakley, VP&DptyMgr
Richard Kinjo, AsstMgr&TO

THE TRUST COMPANY OF CALIFORNIA
727 W. 7th St. 90017
213/627-5600 Tr$180 Mil
Hd,TrInv: Gene Ford
A. C. Rice, ChmBd
PersTr: Pat Tantisalidchai
ComTrF: Timothy Holland
EmplBen: Sarah F. Angevine, VP
TrOpers: Richard Webster
Nb: Seymour Jacoby, VP

TRUST COMPANY OF THE WEST
800 W. Sixth St. 90017
213/485-9500
Hd,TrInv: Ernest O. Ellison, Pres
TrOpers: Sheilagh S. Ross, SrVP
Nb: Thomas E. Larkin, Jr., MngDir

TRUST SERVICES OF AMERICA, INC.
700 Wilshire Boulevard 90017
213/614-7225 Tr$1.3 Bil
(Branches in Beverly Hills, Newport Beach, San Bernardino & San Diego)
Hd: Robert L. Hanson, Pres&CEO

Jumbo CD's

High-Yield, Personalized Service

Funds transferred quickly and easily.
Accounts verified the same day by Panafax.
Call our Money Desk for current rates.

Outside California 1-800-336-2780
Within California 1-800-633-6588
Los Angeles Area 213-688-8471

FSLIC

Union Federal Savings

PersTr: William E. Bell, SrVP&TO
CorpTr: Vincent L. Shepherd, SrVP&TO
TrInv: Philip W. Burge, SrVP
EmplBen: Alan E. Diederich, SrVP&TO
TrOpers: Robert S. Cummings, SrVP
Nb: Richard Boling, VP
RE: Robert G. Riddle

UNION BANK
3810 Wilshire Blvd. 90010
213/480-6600 Tr$907 Mil
(Branches in Century City, San Diego & San Francisco)
Hd: Morris A. Densmore, ExecVP
PersTr: George E. Morrow, SrVP
CorpTr: Gary H. Gideon, VP
TrInv: Richard E. Grayton, SrVP
EmplBen: Jerry L. Fitzwater, VP&SrTO
TrOpers: Harold O. Tarabochia, VP

WELLS FARGO BANK,NatAssn
Southern CA Headquarters
444 South Flower St. 90017
213/683-7040
(See No. Hdq. San Francisco)
SoCAHdqHd: Ronald W. Weibust, VP&TO
Hd,PersTr: David E. Weymouth, SrVP&SrTO
HdBusTr&Inv: Vern Kozlen, VP&SrTO
EmplBen,SoCA: Kendall Ranck, VP&TO

Menlo Park

PACIFIC UNION BANK & TRUST CO.
800 Oak Park Grove Ave. 94025
415/321-2101 Tr$14.7 Mil
Hd: Larry E. Sargent, VP&SrTO

Monterey

BANK OF AMERICA,NatAssn
481 Tyler St. 93940
408/649-8811
Hd: Dennis L. Elder, VP&TO

Newport Beach

BANK OF AMERICA,NatAssn
4141 MacArthur Blvd., Ste. 100 92660
714/759-4385
Hd: Janet V. Elliot, VP&TO

BANK OF NEWPORT
P.O. Box 2070 92660
714/760-6000 Tr$155 Mil
Hd: Patricia Foster, VP&SrTO
EmplBen: Lynne O. Bradley, TO
TrOpers: John Pach, AsstVP&TO

CALIFORNIA CANADIAN BANK
4699 Jamboree Blvd. 92660
714/752-6042
(Branch of San Francisco)
Hd: William Schacht, AsstVP&TO

CITY NATIONAL BANK
4100 MacArthur Blvd. 92660
714/752-0580
(Branch of Beverly Hills)
Hd: John M. Dimalanta, VP

CROCKER NATIONAL BANK
620 Newport Center Drive 92660
714/558-3456
(Satellite of Los Angeles Private Capital Banking Center)
Mgr: William F. Farley, VP&TO

FIRST AMERICAN TRUST CO.
2101 San Joaquin Hills Rd. 92660
714/640-2722
(Branch of Santa Ana)
T. C. Casey, SrVP&TO

Over 1,100 Non-Profit Institutions, Organizations, Foundations, & Associations subscribe to
TRUSTS & ESTATES

FIRST INTERSTATE BANK OF CALIFORNIA
4667 MacArthur Blvd. 92660
714/558-5411
(Branch of Los Angeles)
Hd: Douglas J. McClelland, VP&Mgr
Nb: Chris Christensen, TO

LLOYDS BANK CALIFORNIA
4400 MacArthur Blvd. 92660
714/975-0400
(Branch of Los Angeles)
Hd: John E. Reilly, VP&SrTO
Nb: Hugh L. Black, AsstVP

SECURITY PACIFIC NATIONAL BANK
550 Newport Center Dr., Ste. 250 92660
714/759-4018
Mgr: Richard B. Higgins, VP

TRUST SERVICES OF AMERICA, INC.
3901 MacArthur Blvd. 92660
714/833-7622
(Branch of Los Angeles)
Mgr: Curtis W. Merrill, VP&TO

WELLS FARGO BANK,NatAssn
4590 MacArthur Blvd. 92660
714/973-5063
(District Trust Office of Los Angeles)
Hd: David D. Halladay, VP&TO

Oakland

BANK OF AMERICA,NatAssn
Ordway Building, One Kaiser Plaza, Ste. 401 94612
415/273-5151
Hd: John D. Gage, AsstVP

CENTRAL BANK
344 20th St., Ste. 220 94612
415/834-1100 Tr$109 Mil
Hd: Edward F. O'Brien, VP&SrTO
PersTr: Herschel Kwinter, AsstVP&TO
CorpTr: Rina Colosimo, AsstVP
TrInv: Nicholas Kaye, TrInvO
EmplBen: James M. Killeen, AsstVP&TO
TrOpers: Isa Cisneros, SrTOpO
Nb: John Marino, PlngConslt

CROCKER NATIONAL BANK
1221 Broadway 94612
415/271-9111
(Satellite of San Francisco Private Capital Banking Center)

FIRST INTERSTATE BANK OF CALIFORNIA
14th & Broadway 94612
415/271-9240
(Branch of Los Angeles)
Hd: Thomas J. Sheldon, TO&Mgr
Nb: Phil Persson

WELLS FARGO BANK,NatAssn
415 Twentieth St. 94612
415/464-1710
(District Trust Office of San Francisco)
Hd: Wilfred E. Utzinger, VP&TO

Ontario

FIRST TRUST BANK
437 N. Euclid Ave. 91761
714/983-0511 Tr$60 Mil
(Branches in Hemet & Palm Springs)
Hd,TrInv,EmplBen: Guy Beyersdorf, VP&ExecTO
PersTr: Anne G. Woods, AsstVP&TO
CorpTr,ComTrF: Regina Kennedy, TO
TrOpers: Bobbie Chandler, TO
Nb: T. Manning, VP&TO

Oxnard

BANK OF A. LEVY
P.O. Box 272 93032
805/487-6541 Tr$140 Mil
Hd: Dave Ron
PersTr: Robert J. Triplett, TO
CorpTr,EmplBen: Oliver F. Freeman, TO
TrOpers: Barbara A. Dodson, TO

Palm Desert

SECURITY PACIFIC NATIONAL BANK
74-303 Highway 111 92260
714/568-1811
N. L. Lilley, VP&Mgr

Palm Springs

BANK OF AMERICA,NT&SA
801 E. Tahquitz-McCallum Way 92262
619/325-0011
Hd: Daniel R. Haase, VP&TO

CITY NATIONAL BANK
City National Plaza 92262
714/320-0701
(Branch of Beverly Hills)
Hd: Enzo Provenza, VP

FIRST INTERSTATE BANK OF CALIFORNIA
296 South Palm Canyon Drive 92263
714/325-1451
(Branch of Los Angeles)
Hd: James Hamrick, TO&Mgr

FIRST TRUST BANK
441 S. Palm Canyon Dr. 92262
714/325-7311
(Branch of Ontario)
T. Manning, VP&TO

Palo Alto

CROCKER NATIONAL BANK
250 University Ave. 94301
415/855-6616
(Satellite of San Francisco Private Capital Banking Center)
Mgr: Joseph S. Baylis, VP

FIRST INTERSTATE BANK OF CALIFORNIA
525 University Ave. 94301
415/324-1100 Tr$50 Mil
(Branch of Los Angeles)
Hd: Grant Bird, TO&Mgr
PersTr: John I. Kessler, TO
Nb: William H. Hardy, TO

WELLS FARGO BANK,NatAssn
550 Hamilton Ave., Ste. 306 94301
415/855-7673
(District Trust Office of San Francisco)
Hd: Hall Palmer, VP&TO

Palo Alto/Stanford

BANK OF AMERICA,NatAssn
383 Stanford Shopping Center 94304
415/329-2731
Hd: Frederick J. Robinson, VP&TO

Panorama City

SECURITY TITLE INSURANCE CO.
(Trust Only)
13640 Roscoe Blvd. 91409
213/781-8900 Tr$30 Mil
Hd: Ron Dock, AsstVP&TO

Paradise

FIRST INTERSTATE BANK OF CALIFORNIA
6848-Q Skyway 95969
916/877-6501
(Branch of Los Angeles)
Mgr: Eileen R. Hill, TO
Nb: Gene Albright, TO

BRAILLE INSTITUTE

Why you should choose our professional approach to planned giving:

- Braille Institute's record as a stable, permanent part of the community for more than 60 years.
- Sound management that takes the "long view" in decision making.
- Planned Giving officers who are fully equipped to educate and inform in specialized areas of charitable planning.
- Specific literature and free consultation in appropriate areas of interest.
- And, of course, professional services for the blind for years to come.

For a discussion of the many different benefits which can be obtained for your client, call or write Braille Institute today.

Braille Institute
Development Office
741 North Vermont Avenue
Los Angeles, CA 90029
(213) 663-1111

CALIFORNIA (Cont'd)

Pasadena

BANK OF AMERICA,NatAssn
532 East Colorado Boulevard 91109
213/578-5061
Hd: Rod Morrill, VP&TO
CITIZENS COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 671
225 East Colorado Blvd. 91102
213/795-3000, 213/681-8186
Hd: Vernon F. Coss, ExecVP-TrDiv
Anne McNeely, AsstSec
C. J. Hagan, VP&TO
John C. Davidson, VP&TO
Craig D. Lucas, VP&TO
John W. Gilbert, Jr., VP&TrInvO
Kay Oronzo, TO
Christine Clark, AsstTO
Lois W. Stearns, AsstTO
Gary D. Benda, TO
LLOYDS BANK OF CALIFORNIA
587 E. Colorado Blvd. 91101
213/304-1321
(Branch of Los Angeles)
Hd: George E. Zillgitt, SrVP&SrTO
SECURITY PACIFIC NATIONAL BANK
234 E. Colorado Blvd. 91101
213/304-3036
Mgrs: Charles T. Lynch, VP
J. C. O'Neal
Doris A. Barham
Edward A. Miller

Pebble Beach

CROCKER NATIONAL BANK
Pebble Beach Private Capital Banking Center
P.O. Box 1356 93953
408/624-8561
(See Private Capital Banking Hdq. San Francisco)
CtrMgr: David S. MacAlphine, VP

Pomona

BANK OF AMERICA,NatAssn
444 S. Garey Ave. 91769
714/620-3307
Hd: William F. Escher, VP&TO

Rancho Bernardo

CALIFORNIA FIRST BANK
16880 Bernardo Center Dr. 92128
714/485-6550
(Branch of San Diego)
Mgr: Lois Wyatt, AsstVP
Nb: Craig Henton, VP
FIRST INTERSTATE BANK OF CALIFORNIA
16861 Bernardo Center Dr. 92128
714/487-2020
(Branch of Los Angeles)
Hd: Ronald G. Oman, TO&Mgr
Nb: Whitney Lee, VP
SAN DIEGO TRUST & SAVINGS BANK
16363 Bernardo Center Drive 92128
619/485-9900

Rancho Santa Fe

CALIFORNIA FIRST BANK
Avenida De Acacias 92067
714/756-2428
(Branch of San Diego)
Mgr: E. Douglas Dawson, VP
Nb: Craig Henton, VP
Margaret Eaves, TO

The Directory of Trust Institutions is included in a T&E subscription!

Redwood City

CALIFORNIA CANADIAN BANK
1 Twin Dolphin Drive 94063
415/595-4023
(Branch of San Francisco)
Hd: Charles Buck, TO

Richmond

MECHANICS BANK
3170 Hilltop Mall Road 94806
415/222-0340 Tr$120 Mil
Hd,Nb,CorpTr,EmplBen: Lorcan J. Bowden, VP&SrTO
PersTr: Glenn Moss, TO
TrOpers: Paul Sylvester, TO
TrInv,ComTrF,Nb: John G. Rubin, TO

Riverside

BANK OF AMERICA,NatAssn
3650 14th St. 92501
714/781-3315
Hd: Ronald G. Chittock, VP&TO
SECURITY PACIFIC NATIONAL BANK
P.O. Box 712 92502
714/781-1384
Mgr: N. L. Lilley, VP

Rossmoor-Walnut Creek

FIRST INTERSTATE BANK OF CALIFORNIA
1920 Tice Valley Blvd. 94595
415/939-3300
(Branch of Los Angeles)
Hd: Corrine M. Driscoll, TO&Mgr
Nb: Phil F. Persson

★Sacramento

BANK OF AMERICA,NatAssn
900 Eighth Street 95814
916/449-4355
Hd: P. W. Shopbell, VP&TO
BANK OF CALIFORNIA,NatAssn
1010 8th St.
P.O. Box 987 95805
916/444-8600
(Branch of San Francisco)
Hd: Marrie D. Morris, VP&TO
CAPITOL BANK OF COMMERCE
455 Capitol Mall, Suite 220
P.O. Box 2311 95811
916/441-2333 Tr$88 Mil
Mgr: Gerald G. Gomez, VP&TO
CROCKER NATIONAL BANK
400 Capitol Mall 95814
916/449-1234
(Satellite office in Fresno; also see San Francisco Private Capital Banking Center)
FIRST INDEPENDENT TRUST CO.
1020 12th St. 95814
916/441-3031 Tr$32 Mil
Hd,CorpTr,ComTrF: Jerry L. Todd, ExecVP
TrInv,Nb: Deno Evangelista, Pres&ChmBd
PersTr,Prob: Raymond A. Valine, VP&TO
ProPersTr: W. Iris Youd, AsstVP
EmplBen: Rick T. Vincent, VP
Barbara A. Volson, Sec
Walter O. Bishop, AsstSec
Angelito Chua, CFO
Kathy S. Jones, AsstVP&OpersO
Steven Auteri, AsstSec.,SpecMgmtPrograms
Bonner B. Berends, AsstVP
LLOYDS BANK CALIFORNIA
601 J St. 95814
916/441-7730
(Branch of Los Angeles)
Nb: Julie A. Lohmeyer, AsstVP
SECURITY PACIFIC NATIONAL BANK
3610 American River Dr., Ste. 100 95825
916/440-8067
Mgr: Kenneth H. Kennedy, VP&Mgr

WELLS FARGO BANK,NatAssn
500 Capitol Mall 95814
916/440-4446
(District Trust Office of San Francisco)
Hd: Jack B. Franz, VP&TO

San Bernardino

BANK OF CALIFORNIA,NatAssn
293 North D St. 92403
714/889-9931
(Branch of San Francisco)
Hd: E. L. Alexander, VP&TO
PersTr: L. R. Tallman, VP&TO
TRUST SERVICES OF AMERICA, INC.
340 W. Fourth St. 92403
714/381-3381
(Branch of Los Angeles)
Mgr: H. Peter Sheperd, VP&TO

San Diego

BANK OF AMERICA,NatAssn
450 B St., Ste. 700 92101
619/294-2530
Hd: Win L. Bailey, VP&RegTO
BANK OF SAN DIEGO
P.O. Box 81929 92138
619/237-5378 Tr$150 Mil
Hd: Donald A. Levi, SrVP
KEOGHS/IRAs: Nadean Sams, TO
EmplBen: Thomas Shine, TO
TrOpers: Janet Scott, TOpO
Nb: Michelle Breeden, PenConslt
TDP: Murray R. Steeg, VP
CALIFORNIA FIRST BANK
P.O. Box 109 92112
714/294-4506/4507 Tr$1.1 Bil
(Branches in Laguna Hills, La Jolla, Los Angeles, Rancho Bernardo, Rancho Santa Fe, San Jose & San Francisco)
Hd: Armistead B. Smith, SrVP
TrRE,Mktg,TrOpers: William H. Wilson, VP
Coun: Philip P. Martin, Jr., SrVP
TrInv,ComTrF: William Jeffrey, III, VP
EmplBen: Charles Bevan, VP
PersAdmin: Horace B. Benjamin, VP
CROCKER NATIONAL BANK
190 Broadway 92112
714/236-8518
(Satellite office in La Jolla)
CtrMgr: Louis F. Cumming, SrVP
HOME FED TRUST
P.O. Box 1401 92112
714/238-7241
Hd: John G. Hitchcock, Jr., Pres&TO
PersTr,TrOpers: Gayle Allen, VP
TrInv,EmplBen,Nb: Michele Tutoli, VP
SAN DIEGO TRUST & SAVINGS BANK
P.O. Box 1871 92112
619/238-4875 Tr$915 Mil
(Branches in La Jolla & Rancho Bernardo)
Hd: Jerald P. Lewis, SrVP&Mgr
TrAdmMgr: Sidney L. Harris, Jr., VP&SrTO
PersTr: W. S. Schreiner, VP&TO
CorpTr: Jean Mangan, TO
TrInv: James O. Collins, SrVP
ComTrF: Glenn E. Zick, VP
EmplBen: Joyce Thomas, VP&TO
TrOpers: Connie Martes, VP&TO
Nb: Edwin Pomplun, VP&TO
SECURITY PACIFIC NATIONAL BANK
1200 Third Ave. 92101
714/238-5245
Mgr: Harvey R. Schwitzer, VP
SECURITY TITLE INSURANCE COMPANY
P.O. Box 1589 92112
619/239-3091 Tr$30 Mil
Carl Weidner, TO
Marion Roney, TrAdm
TRUST SERVICES OF AMERICA, INC.
220 A St. 92112
619/233-8762
(Branch of Los Angeles)
Hd: John H. Hinrichs, SrVP&TO

UNION BANK
525 B St. 92101
714/238-7061
(Branch of Los Angeles)
Hd: James T. Rinn, VP

San Francisco

BANK OF AMERICA,NatAssn
P.O. Box 37121 94104
415/622-6206 Tr$10.71 Bil
(Personal and Court Trust Branches in Beverly Hills, Chico, Escondido, Fresno, Laguna Hills, La Jolla, Long Beach, Los Angeles, Monterey, Oakland, Orange County, Palm Springs, Palo Alto, Pasadena, Pomona, Riverside/San Bernardino, Sacramento, San Diego, San Francisco, San Jose, San Mateo, San Rafael, Santa Barbara, Santa Rosa, Stockton, Ventura & Walnut Creek)
(Employee Benefit Trust Service Offices in San Francisco & Los Angeles)
(Int'l Trust Group: London, Hong Kong, Cayman Is., Bahamas, Jersey & Gibraltar)
(Int'l Trust Division: San Francisco)
(Int'l Inv. Mgmt: London, Hong Kong, Luxembourg & Zurich)
Hd: Clyde R. Claus, ExecVP
PersTr,CtDiv: W. O. Gamble, VP&SrTO
EmplBen: John Sheehy, SrVP
InvRE: Jack Cooper, VP
ExecFinCoun: S. Timothy Kochis, VP
TrInv: Stephen Thornburrow, VP
Admin: E. L. McCartne, VP&SrAdmO
SecProc&Sys: Nicholas Caputo, SrVP
Int'lTrDiv: Charles Vaughan Johnson, GpVP
Int'lInvMgmt: Garret Wellesley, GpVP

BANK OF AMERICA,NatAssn
555 California St. 94104
415/622-2003
Hd: Carl T. Gamble, VP&RegTO

BANK OF CALIFORNIA,NatAssn
400 California St. 94104
P.O. Box 45000 94145
415/765-2653 Tr$1.9 Bil
(Branches in Los Angeles, Newport Beach, Sacramento, San Bernardino, San Diego, CA; Portland, OR; Seattle & Tacoma, WA)
COASTWIDE TRUST HEADQUARTERS:
DivHd: Harrison F. Tempest, ExecVP
NoCADivHd: Morton A. Poctor, VP&SrTO
PersTr: Russell A. Hough, Jr., VP&SrTO
TestamentaryTr: Stephen J. McKee, VP&SrTO
PtfolMgmt: Roger D. Newell, VP&SrIO
SecurRes: Anthony E. Spare, VP&SrIO
RE: Richard Hutson, VP
TrInv: J. Earl Skeel, VP&SrIO
Tax: Lydia Abad, VP
ProbTr,CorpTr: Donald Crawford, VP&SrTO
AdminSvcs: Leonard M. Nearman, VP&TO
EmplBen: Silvio J. Inglese, VP&SrTO
FamTr: Donald D. Crawford, Jr., VP&SrTO
Nb: Roane T. Sias, VP&TO

CALIFORNIA CANADIAN BANK
340 Pine St. 94104
415/362-5210 Tr$130 Mil
(Branches in Los Angeles, Newport Beach & Redwood City)
Hd: DeWitt F. Bowman, SrVP&SrTO
PersTr,Nb: William I. Groth, VP
EmplBen: Raymond Love, VP
TrOpers: Anthony Lynott, VP

CALIFORNIA FIRST BANK
[illegible] California St. 94104
415/445-0370
(RegTrDeptHdq-San Diego)
Mgr: John M. Bennett, VP
Admin: Connie Barney, TO
Nb: Al Blackmer, AsstVP-BusDev

CROCKER NATIONAL BANK
One Eleven Sutter St. 94104
415/477-3135
(Trust services provided through Private Capital Banking Centers in Beverly Hills, Los Angeles, Pebble Beach, Sacramento, San Diego, San Francisco & Santa Barbara)
PRIVATE CAPITAL BANKING HDQ.:
Hd: Robert D. Richley, ExecVP
DeputyMgr: William A. Daegling, SrVP
InvMgmt&AdmMgr: James A. Keeley, SrVP
SoCalRegMgr: Stuart J. Barlow, SrVP
NoCalRegMgr: Rodman L. Hooker, Jr., VP&SrIO
DirTrInv: Livingston Jenks, Jr., VP&SrIO
PersTrAdm: Paul A. Derby, VP&SrTO
TrAcctg: Stuart W. FitzGerald, VP&SrTO
RECoord: Peter Dinkelspiel, VP&TO
ProfitPlng: Mitchell Fenger, VP
TrOpers: John J. Foley, VP&TO
SAN FRANCISCO PRIVATE CAPITAL BANKING CENTER
One Eleven Sutter St. 94104
415/477-2824
(Satellite offices in Oakland, Palo Alto & San Rafael)
CtrMgr: Rodman L. Hooker, Jr., SrVP

FIRST INTERSTATE BANK OF CALIFORNIA
405 Montgomery St. 94104
415/544-5666
(Branch of Los Angeles)
Hd: Bruce F. Anderson, VP
PersTr: William Stedman, VP
EmplBen: Robert F. Ferguson, VP
CorpTr: Carmel M. Tully, TO
EmplBen,Nb: Walter Bernard
CorpTr,Nb: Robert Bradley, TO
PersTr,Nb: Brian A. Lockwood, TO

THE HIBERNIA BANK
290 Sutter St. at Grant Ave. 94108
415/565-7170 Tr$350 Mil
(Branch in Walnut Creek)
Hd: Richard C. Murray Jr., SrVP&SrTO
Ct: Noreen J. Cadigan, VP&TO
PersTr: Charles C. DeMarais, Jr., VP&TO
EmplBen: James H. Whitley, AsstVP&TO
TrOpers: Derrell C. Ireton, VP&TO
TrInv: Elsbeth Minuth, VP&TO
RE: Edward J. Budrick, VP&TO

THE HIBERNIA BANK
201 California St., Suite 1630 94111
415/565-7129
(Branch of San Francisco)
Nb: Robert A. Hamilton, VP&TO

LLOYDS BANK CALIFORNIA
444 Market St. 94111
415/765-9712
(Branch of Los Angeles)
Hd: James M. Knowles, VP&TO

MH/EDIE INVESTMENT COUNSEL
333 Market St., Ste. 2730 94105
415/981-3300
John K. Dolan, RegMgr

PACIFIC SECURITIES DEPOSITORY TRUST CO.
301 Pine Street 94104
415/393-4000
Hd: William N. Crabbe, Pres
Betty R. Carter, SrVP
Sharon S. Noordewier, SrVP
Bruce R. Hehr, VP&Treas
Charlotte C. Kirk, AsstVP&CorpSec
Gregory Serras, SrVP

SECURITY PACIFIC NATIONAL BANK
One Embarcadero Center 94111
415/445-4139
Mgr: Derek F. C. Adams, RegVP

SUMITOMO BANK OF CALIFORNIA
P.O. Box 3949 94104
415/445-8090 Tr$210 Mil
(Branch in Los Angeles)
Hd: B. R. Otani, VP&Mgr
PersTr: Tom Benson, SrTO
TrInv: Ed Turner, TrInvO
EmplBen: Barbara Tague, SrTO
TrOpers: Richard Wong, AsstVP&TOpO
CorpTr: Collin Blakley, VP&DptyMgr

UNION BANK
50 California St. 94111
415/774-6000
(Branch of Los Angeles)
Hd: John D. Stephens, VP&SrTO

WELLS FARGO BANK,NatAssn
420 Montgomery St. 94163
415/396-3313 Tr$10.4 Bil
(District Trust Offices in Beverly Hills, Carmel, La Jolla, Los Angeles, Newport Beach, Oakland, Palo Alto, Sacramento, San Mateo & Santa Barbara)
HdTr&Inv,InvAdv: Robert L. Joss, ExecVP
HdPersTr: David E. Weymouth, SrVP&SrTO
HdBusTr&Inv: Vern Kozlen, VP&SrTO
HdSupvSvcs: Barry X. Lynn, VP
HdCorpTr: Jack W. Wetzel, VP
PersTrSFReg: William L. Timoney, VP&TO
PersTrPeninReg: Hall Palmer, VP&TO
PersTrEBayReg: Wilfred E. Utzinger, VP&TO
PersTrMktg/Dev: William D. Knick, VP&TO
InstitMktg: Thomas A. Middelton, VP
FmlyAccts: William A. Stimson, VP&SrTO
PersTrTax: Richard B. Rapozo, VP&TO
InvMgmtSvcs: John W. Barnes, VP
PersTrSvcsSoCal: Ronald W. Weibust, VP&TO
InstitMasterTr: Roberta A. Lyon, VP
EmplBenTrNoCal: Morgan L. Patch, VP
EmplBenTrSoCal: Kendall C. Ranck, VP

WESTERN FINANCIAL TRUST COMPANY
100 Mission St. 94105
415/495-6767 Tr$10 Mil
Hd: J. K. Creamer, Jr.

San Jose

AMERICAN BANK & TRUST CO.
5295 Prospect Rd. 95129
408/253-4171
(Branch of Walnut Creek)
Hd: Charles Warnock, TO

BANK OF AMERICA,NT&SA
101 Park Center Plaza 95113
408/277-7491
Hd: F. Joseph Ziemann, VP&TO

BANK OF THE WEST-SAN JOSE
P.O. Box 1121 95108
408/998-6867 Tr$130 Mil
(Branch in Los Angeles)
Hd,Nb: Don L. Draper, SrVP&SrTO
PersTr: Paula Rouleau, VP&TO
TrInv: James T. Cambier, AsstVP&TrInvO
TrOpers: Charlotte Miller, VP&Mgr

CALIFORNIA COMMERCE BANK
111 W. St. John St. 95113
408/286-2660 Tr$30 Mil
Hd: Joseph Schmedding, SrVP&TO
Admin: Nina Muenzenberg, TO
TrInv: Arthur M. Soltan, VP&TO
TrOpers: James Lester, AsstTO

CALIFORNIA FIRST BANK
P.O. Box 1509 95103
408/298-2441
(Branch of San Diego)
Mgr: Edward B. Holley

PACIFIC TRUST COMPANY
1245 So. Winchester Blvd. 95128
408/244-9605
Victor M. Reid, III, Pres

San Mateo

BANK OF AMERICA,NatAssn
400 El Camino Real 94402
415/573-4998
Hd: L. P. Johnston, VP&RegTO

BOREL BANK & TRUST CO.
35 Bovet Rd. 94402
415/574-2081 Tr$25 Mil
Hd: Ronald G. Fick, SrVP&SrTO
TrOpers: Susan Kealey, AsstVP&TO
TrInv: Kent Kaiser

SECURITY PACIFIC NATIONAL BANK
441 S. El Camino Real, P.O. Box 1521 94401
415/348-0282
Mgr: Peter S. Kimball, VP

WELLS FARGO BANK,NatAssn
111 E. Fifth Ave. 94402
415/348-4572
(District Trust Office of San Francisco)
Hd: Hall Palmer, VP&TO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

CALIFORNIA (Cont'd)

San Rafael

BANK OF AMERICA,NatAssn
1000 Fourth St. 94901
415/457-6000
Hd: Ann Hyatt, AsstVP&TO

CROCKER NATIONAL BANK
1203 Fourth St. 94901
415/456-7000
(Satellite of San Francisco Private Capital Banking Center)
Mgr: Sheldon B. Wright, VP&TO

INDEPENDENT BANKERS TRUST CO.(T)
1135 A St. 94915
415/459-4980 Tr$82 Mil
(Branch in Santa Rosa)
Hd,ComTrF: H. M. Knight, Pres
PersTr,EmplBen: A. L. Hoover, VP&SrTO
CorpTr: Frances Elvebak, TO
TrInv: J. M. Hladky, AsstVP&TrInvO
TrOpers: S. S. Dickson, TOpO
Nb: J. A. Ingala, TO
Nb: L. L. Johnson, TO
Richard D. Hageman, AsstVP,TO&CFO

Santa Ana

FIRST AMERICAN TRUST CO.
P.O. Box 267 92702
714/558-3211 Tr$158 Mil
(Branch in Newport Beach)
Hd: Charles A. Potter, Pres
PersTr: Donald Dooling, VP
EmplBen: Ray Haynes, VP
TrOpers: G. Robert Izrit, TOpO
TrInv: T. C. Casey, SrVP&TO
TrCoun: James McDonald, VP

LLOYDS BANK CALIFORNIA
1622 N. Main St. 92702
714/667-1300
(Branch of Los Angeles)
Hd: John E. Reilly, VP&SrTO

SECURITY PACIFIC NATIONAL BANK
890 N. Main St. 92701
714/558-2050
Mgr: R. E. Moon, VP

Santa Barbara

BANK OF AMERICA,NatAssn
900 State St. 93102
805/963-1466
Hd: Frank B. Todd, VP&TO

CROCKER NATIONAL BANK
Santa Barbara Private Capital Banking Center
1001 State St. 93101
805/963-0811
CtrMgr: A. Benjamin Fox, VP&SrTO

FIRST INTERSTATE BANK OF CALIFORNIA
901 State St. 93102
805/966-1561
(Branch of Los Angeles)
Hd: B. G. Ross, VP&Mgr
Nb: Richard Harpham, TO

LLOYDS BANK CALIFORNIA
1036 State St. 93102
805/687-5311
(Branch of Los Angeles)
Hd: Michael J. Bergquist, VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

SANTA BARBARA BANK & TRUST
P.O. Drawer JJ 93102
805/966-9111 Tr$230 Mil
Hd: Lawrence L. Wathey, SrVP&SrTO
AsstHd,TrSvcs,Nb: Joseph R. Brookshire, VP,TrSvcs
PersTr: D. E. DuCharme, AsstVP&TO
PersTr: G. H. Kostichuk, VP&TO
PersTr,Prob: W. H. Newland, VP&TO
PersTr,CtTr: P. E. Morgan, AsstTO
TrInv: John N. Wood, VP&TrInvO
EmplBen: J. C. Rowland, AsstVP&TO
TrOpers: Frank W. Hamilton, AsstVP&TOpMgr
TrOpers: Hilary C. Parker, TOpO
TrTax: John P. Prytz, TrTaxO
CtTr,Prob: Peggy McKinney, AsstTO
VarInvProg: Frank J. Thayer, AsstVP

SECURITY PACIFIC NATIONAL BANK
834 State St. 93101
805/966-1681
Mgr: Terence F. Adlam, VP&Mgr

WELLS FARGO BANK,NatAssn
1018 Anacapa St. 93101
805/965-2531
(District Trust Office of Los Angeles)
Hd: John R. Ziegler, VP&TO

Santa Cruz

COUNTY BANK OF SANTA CRUZ
P.O. Drawer 1855 95061
408/423-8200 Tr$75 Mil
Hd,TrInv,Nb: George R. Gallucci, SrVP&SrTO
TrInv: John Giraudo, InvO
TrOpers: Richard Oakden
AcctAdminMgr,EmplBen: Lawrence M. Russell, VP&TO
Prob,PersTr: Forrest Henderson, TO
Prob,PersTr: Evelyn Parsons, TO

Santa Monica

SANTA MONICA BANK
P.O. Box 550 90406
213/394-9611 Tr$150 Mil
Hd,Nb: R. D. Ratkovic, VP&TO
PersTr: L. Chojikian, VP&TO
EmplBen,TrInv,ComTrF: William H. Krumrei, AsstVP
TrOpers: Faith Riddle, AsstVP

Santa Rosa

BANK OF AMERICA,NatAssn
720 Third Street 95404
707/525-2321
Hd: Frank J. Collum, VP&TO

EXCHANGE BANK
P.O. Box 208 95402
707/545-6220 Tr$30 Mil
Hd,TrInv,ComTrF: Earl J. Nidbella, VP&SrTO
PersTr: J. W. Bastian, TO
EmplBen: C. J. Wade, TO
J. Montgomery, TO
TrOpers: S. Plover, TOpO

INDEPENDENT BANKERS TRUST CO.
P.O. Box 1765 95402
707/528-6000
(Branch of San Rafael)
Hd: Lance L. Johnson, TO

Stockton

BANK OF AMERICA,NatAssn
110 East Weber Avenue 95202
209/944-5151
Hd: Cheryl Kelly, AsstVP

BANK OF STOCKTON
301 E. Miner St. 95201
209/941-1510 Tr$120 Mil
Hd,CorpTr,TrInv,Nb: R. W. Friedberger, VP&SrTO
PersTr: W. W. Wolterstorff, VP&TO
EmplBen: B. M. Pendleton, Jr., TO
TrOpers: Mel Morris, TO

UNION SAFE DEPOSIT BANK
P.O. Drawer Z 95201
209/946-5167 Tr$25.9 Mil
Hd: D. B. Wied, VP&TO
AsstMgr: D. M. Griffay, AsstTO

Ventura

BANK OF AMERICA,NatAssn
1190 South Victoria Ave., Ste. 200 93006
805/654-6100
Hd: Earl L. Phoenix, AsstVP&TO

Walnut Creek

AMERICAN BANK & TRUST CO.
1940 Tice Valley Blvd. 94595
415/938-1004 Tr$50 Mil
(Branch in San Jose)
Hd,PersTr,TrInv,Nb: Peter M. Chase, VP&SrTO
CorpTr,EmplBen: Gloria Ibarra, TO
TrOpers: Ray Fallahay, TOpO

BANK OF AMERICA,NatAssn
Civic Executive Center, Ste. 220
201 North Civic Drive 94596
415/944-2663
Hd: Ellen Levine, VP&TO

THE HIBERNIA BANK
1950 Tice Valley Blvd. 94595
415/945-0224
(Branch of San Francisco)
Nb: Allan D. Gunderson, VP&TO

West Los Angeles

LLOYDS BANK CALIFORNIA
10919 Wilshire Blvd. 90024
213/208-4111
(Branch of Los Angeles)
Nb: Leonard H. McRoskey, VP

COLORADO

Aurora

THE PEOPLES BANK & TRUST CO.
9635 Montview Blvd. 80010
303/364-2621 Tr$20 Mil
Hd,CorpTr: Raymond E. Schryver, VP&TO
David Edwards, AsstTO

Boulder

FIRST NATIONAL BANK
P.O. Box 4418 80306
303/442-6770 Tr$78 Mil
Hd: Craig E. Tribolet, VP&TO
PersTr: Warren N. Marble, AsstVP&TO
TrOpers: Richard P. Fogg, AsstVP&TO
EmplBen: John H. Layman, AsstVP&TO

INTRAWEST BANK OF BOULDER, N.A.
P.O. Box 227 80306
303/442-0351 Tr$30 Mil
Hd: Pamela P. Stokes, VP&SrTO
James D. Bostwick, SrTO

TRUST COMPANY OF AMERICA
2025 Pearl St.
P.O. Box 8007 80306
303/449-3300 Tr$85 Mil
Hd: Hugh S. McCaffrey, Pres
PersTr,CorpTr: Lynn Fairchild, TO&Treas
TrOpers: Andrew Urquhart, VP&TO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

Brighton

UNITED BANK BRIGHTON
P.O. Box 419 80601
303/659-0350 Tr$1 Mil
Hd: Doris Cauer, TO
PersTr: Charles W. Sayre, Pres
CorpTr: Michael C. Sayre, VP&TO

Brush

THE FARMERS STATE BANK
P.O. Box 324 80723
303/842-5101
Hd: Arlyn D. Lovette, VP&TO

Colorado Springs

CENTRAL BANK OF COLORADO SPRINGS
P.O. Box 15008 80935
303/475-1041 Tr$25 Mil
Hd,PersTr,EmplBen: Dayna S. Paxton, VP&TO
CorpTr,TrOpers: Karen J. Loy, TrAdm

COLORADO NATIONAL BANK-EXCHANGE
P.O. Box 940 80943
303/635-5750 Tr$o/58 Mil
Hd,CorpTr,TrInv: Douglas W. Robinson, VP&TO
PersTr,EmplBen: George S. Dempsey, VP&TO
Est: James D. Boardman, TO
ComTrF: Beryl A. Mitchell, AsstTO
TrOpers: David L. Steele, TOpO
Nb: Ben Chase, VP

COLORADO SPRINGS NATIONAL BANK
P.O. Box 1300 80901
303/475-1330 Tr$60 Mil
Hd,EmplBen: Thomas D. Marts, VP&SrTO
PersTr,CorpTr: H. W. McWilliams, SrVP&TO
TrInv: Jack A. Cartwright, TO
ComTrF,TrOpers: Edwin L. Pounds, TOpO
Nb: Terry P. Coffelt, VP&TO

FIRST NATIONAL BANK OF COLORADO SPRINGS
P.O. Box 1699 80942
303/471-5000 Tr$314 Mil
Hd: Robert M. Storks, VP&SrTO
AsstHd: John D. B. Gould, VP&SrTO
Nb,EmplBen,Prob: Richard S. Harwood, VP&TO
TrInv,ComTrF: Bradford P. Piersma, VP&TO
PersTr,TrOpers: William G. Gernand, VP&TO

UNITED BANK OF DENVER TRUST FACILITY IN COLORADO SPRINGS
P.O. Box 400 80901
303/636-1361 Tr$7.6 Mil
William Herschberger, SrVP&TO
TrAdmSpeclst: Mrs. Linda M. Specht

Delta

COLORADO BANK & TRUST CO.
P.O. Box 60 81416
303/874-8061 Tr/u$1 Mil
Betty Sharp, TO

★ Denver

CENTRAL BANK OF DENVER
P.O. Box 17289TA 80217
303/893-3456 Tr$180 Mil
Hd: Donald J. Horst, SrVP&TO
PersTr: Tom Gordon, VP&TO
CorpTr: Daniel Rich, AsstVP
TrInv: Ted Dretos, SrTrInvO
ComTrF: John Campbell
EmplBen: Martha Graves, AsstVP
TrOpers: Bill Kuts-Cheraux, VP

COLORADO NATIONAL BANK
P.O. Box 5168 Terminal Annex 80217
303/893-1862 Tr$523 Mil
Hd: Nelson B. Cole, SrVP
PersTr: O. J. Puckett, VP&TO
CorpTr,EmplBen: Erik S. Taylor, VP&TO
TrInv,ComTrF: Robert J. Alder, VP&TO
Nb: John S. Holt, AsstVP
TrOpers: Gary B. Cunningham, VP

COLORADO STATE BANK
1600 Broadway 80202
303/861-2111 Tr$88 Mil
Hd: Vernon T. Reece, SrVP&TO
John T. Waltershausen, TO
John E. Lawrence, TO

DENVER NATIONAL BANK
P.O. Box 5586TA 80217
303/292-4000 Tr$65 Mil
Hd,Nb: Harold J. Ladwig, SrVP&TO
PersTr: John Lowrimore, VP&TO
CorpTr,TrOpers: Steve King, VP&TO
TrInv,ComTrF: Greg McNicol, VP&TrInvO
EmplBen: Gloria Schofield, TO

FINANCIAL TRUST CO.
P.O. Box 2040 80201
303/779-0731 Tr$67 Mil
Hd: John M. Butler, ExecVP

FIRST COLORADO BANK & TRUST, N.A.
2696 South Colorado Blvd. 80222
303/759-4711 Tr$18 Mil
Hd: E. Eugene Schnabel
Robert W. Panter, TO
TrOpers: Susan Suminski
TrInv: Greg McNichol

FIRST INTERSTATE BANK OF DENVER,NatAssn
P.O. Box 660 80201
303/572-1776 Tr$140 Mil
Hd: G. Michael Phillips, SrVP
PersTr: David R. Endres, VP
Virginia J. Hindley, VP
CorpTr,TrOpers: Morey K. Cohen, VP
EmplBen: Bruce C. Harbison, VP

FIRST TRUST CORPORATION
444 Sherman St. 80203
303/744-2944 Tr$600 Mil
Hd,TrInv,ComTrF: W. Peterson Nelson, ExecVP
PersTr,CorpTr: Robert M. Phares, VP
TrOpers: Linda S. Tanabe, VP
EmplBen,Nb: John A. Benson, VP

GUARANTY BANK
P.O. Box 1980 80201
303/296-9600 Tr$20 Mil
Hd: Byron H. Hasstedt, VP&TO
Cia Wenzel, AsstTO

INTRAWEST BANK
633 17th St. 80270
303/293-2211
Hd: W. R. Alexander, ExecVP

LINCOLN TRUST CO.(T ONLY)
P.O. Box 5831 80217
303/759-1000 Tr$389 Mil
Hd: Marty Pettyjohn, Chm
Phillip J. Hogue, Pres
Ritis S. Skinner, VP
Robert R. Rider, Jr., VP

MOUNTAIN STATES BANK
1635 E. Colfax Ave. 80218
303/388-3647 Tr$49 Mil
Hd: Stoddard White
TrInv,ComTrF: E. W. Hodge, TO
TrOpers: Brenda Harris/Paulette Zlab

NATIONAL CITY BANK
99 South Broadway 80209
303/744-2911 Tr$51 Mil
Hd: Catherine B. Loewen, PersTO

UNITED BANK OF DENVER
P.O. Box 5247 80217
303/861-8811 Tr$1.1 Bil
Hd: William S. Hershberger, SrVP&SrTO
PersTr: Joseph E. Chamberlin, TO
TrInv,ComTrF: Richard P. Kopp, VP&TO
EmplBen: Timothy R. Morgan, VP&TO
TrOpers: Robert Pashe, VP&TO

Englewood

FIRST INTERSTATE BANK OF ENGLEWOOD,NatAssn
P.O. Box 240 80110
303/761-1000 Tr$14 Mil
Hd,PersTr,TrOpers,Nb: James H. Tilger, AsstVP&TO

FIRST NATIONAL BANK
333 W. Hampden 80110
303/761-1420 Tr$230 Mil
Hd: Gerald L. Priebe, SrVP
PersTr,CorpTr,EmplBen,Nb: John K. Weckbaugh, VP&TO
TrInv: Greg McNichol, TO
Prob: Robert Jobin, VP&TO
ComTrF,TrOpers,Admin,Acctg: Scott Hammer, TO
OfcMgr: Mildred Post, TOpO

Fort Collins

FIRST INTERSTATE BANK OF FORT COLLINS,NatAssn
P.O. Box 578 80522
303/482-4861 Tr$164 Mil
Hd: Arthur J. Zimmer, VP
PersTr: Robert F. Ditzfeld, SrTA
CorpTr: Lorene Tague, TA
PersTr: Janet Douglas, SrTA
PersTr: John Blair, TA
PersTr: Nancy Vetterling, TA
EmplBen: Trudy Sargent, AsstVP
Jeanne McClintock, TA
TrOpers: Shirley Williams, TO

UNITED BANK OF FORT COLLINS,NatAssn
P.O. Box 565 80521
303/482-1100 Tr$91 Mil
Hd: Phyllis C. Hancock, SrVP&TO
EmplBen: Betty Callahan, TO
PersTr: Amy Kemp, TO
TrOpers: Cinda Smith
Nb: Robert C. Criswell, TO

The Directory of Trust Institutions is included in a T&E subscription!

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

COLORADO (Cont'd)

Fort Morgan

FARMERS STATE BANK
P.O. Box 798 80701
303/867-5661 Tr$50 Mil
Hd,TrInv,Nb: Catherine C. Stroh, SrTO
ComTrF,EmplBen: David J. Ohman, TO
TrOpers: Kathi Akin, OperAdm

THE FIRST NATIONAL BANK OF FORT MORGAN
P.O. Box 550 80701
303/867-8281 Tr$7.7 Mil
Hd: Donald F. Rosanstein, TO
TrOpers: Marjorie Christensen, AdmAsst

Grand Junction

FIRST NATIONAL BANK
5th & Main Sts. 81501
303/243-2411, Ext. 264 Tr$85 Mil
Hd,TrInv,ComTrF,Nb: Charles W. Bates, VP&SrTO
PersTr: Neil M. Severinson, VP&TO
EmplBen: Markley G. Metzger, VP&TO
TrOpers: Sharon Daniels, TOpMgr

INTRAWEST BANK OF GRAND JUNCTION
P.O. Box 908 81501
303/243-1611 Tr$130 Mil
Hd,Nb: James F. McGreevy, VP&TO
PersTr,TrOpers: Lois K. Robinson, TO
CorpTr: Randilyn Schmittou, AsstTO
EmplBen: Rick Maradik, AsstVP&TO

Greeley

FIRST NATIONAL BANK
P.O. Box 1058 80632
303/352-1651 Tr$60 Mil
Hd: Conrad J. Greicar, SrVP&TO
PersTr,TrOpers: James W. Price, SrTO
CorpTr: Carol A. Cox, TO
REF: Donald L. Lindauer, FM

GREELEY NATIONAL BANK
P.O. Box 1098 80632
303/356-1234 Tr$60 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Duane E. Cramer
PersTr: Clifford H. Dean, VP&TO
FMgt: Vern Moser
CorpTr,TrOpers,TDP: Eldon D. Grimes, AdmAsst

UNITED BANK
P.O. Box 1057 80632
303/356-1000 Tr$36 Mil
Hd,TrInv,EmplBen: Stephanie L. Arries, SrVP&TO
ComTrF,PersTr,TrOpers: Roland N. Hayes, Jr., VP&TO
FinPlng: Robert A. Cowles, AsstVP&TO
EstAdmin: Donna Benson, AsstTO

Gunnison

THE GUNNISON BANK & TRUST CO.
P.O. Box 119 81230
303/641-0320 Tr/u$1 Mil
Hd: C. S. Spencer, Pres&TO

Holly

FIRST BANK & TRUST CO.
P.O. Box 607 81047
303/537-6547 Tr$2.7 Mil
Hd: J. B. McKeever, Pres&TO
PersTr: Rella Steele
Nb: Jerry L. Humrich

La Junta

COLORADO BANK & TRUST CO.
P.O. Box 499 81050
303/384-8131 Tr$16 Mil
Hd: R. H. Jones, Pres&TO
PersTr: Janet Hill, CPA&TO

Lakewood

JEFFERSON BANK & TRUST
7590 West Colfax Ave.
P.O. Box 15008 80215
303/233-6561 Tr$63 Mil
Hd,PersTr,TrInv,Nb: Charles P. Gallagher, SrVP&TO
CorpTr: Judy Ardourel, TrAdm
ComTrF,TrOpers: Edward Steinberg, VP&TO
HR 10 Plans,EmplBen: Rosemarie Panico, TO

Las Animas

THE FIRST NATIONAL BANK
P.O. Box 270 81054
303/456-1512 Tr/u$1 Mil
Hd: W. R. Jorgenson, Pres

Littleton

UNITED BANK OF LITTLETON
P.O. Box 611 80160
303/794-4291 Tr$6 Mil
Hd: D. E. Bell, ExecVP
TrOpers: Shirley Mann

Longmont

FIRST NATIONAL BANK OF LONGMONT
P.O. Box 209, 401 Main St. 80501
303/776-5800 Tr$36 Mil
PersTr,CorpTr,TrInv,EmplBen,ComTrF,Nb: John A. Kuhn, VP&SrTO
PersTr,Opers: Darlene Mitchell, TO

LONGMONT NATIONAL BANK
P.O. Box 239 80501
303/776-5757 Tr$8 Mil
Hd: Tom R. Kiteley, TO

Loveland

FIRST NATIONAL BANK
P.O. Box 29 80537
303/667-3443 Tr$50 Mil
Hd: Morrison L. Heth, SrVP&TO

HOME STATE BANK
P.O. Box 329 80537
303/669-4040 Tr/o$1.5 Mil
Hd: Jack Devereaux, Pres

Pueblo

COLORADO NATIONAL BANK-PUEBLO
P.O. Box 156 81002
303/545-1331 Tr/o$50 Mil
Hd,TrInv,ComTrF,Nb: Rahe H. von Hoene, SrVP&TO
PersTr: Theodore A. Schmidt, TO
CorpTr,TrOpers: Jean Raebel, TOpSupv
EmplBen: Linda K. Randl, AdmAsst
EmplBen: Barbara Clementi, AdmAsst

PUEBLO BANK & TRUST CO.
P.O. Box 639 81002
303/545-1834 Tr$85 Mil
Hd,TrInv,Nb: Glenn P. McCarty, SrTO
PersTr: James A. Murray, VP&TO
CorpTr,EmplBen: Steven E. Melvin, VP&TO
ComTrF,TrOpers: Etta McIntosh, TOpO
Prob: Dorothy Stanford, AsstTO

Sterling

COMMERCIAL SAVINGS BANK
P.O. Box 1688 80751
303/522-3098
Hd: Vernon H. Carter, Pres&TO
Wayne J. Pimple, SrVP&AsstTO

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Wheat Ridge

LAKESIDE NATIONAL BANK
P.O. Box 12000, Denver 80212
303/455-2000 Tr$13 Mil
Hd,PersTr,EmplBen,Nb: Bruce G. Gustafson, VP&TO
CorpTr: Inez Pitt
TrInv: Greg McNichol
PersTr,EmplBen,Nb: David C. Wilkinson, TO
TrOpers: Inge Sittner

CONNECTICUT

Berlin-Kensington

NEW BRITAIN NATIONAL BANK
525 New Britain Rd. 06037
203/229-3731
(Branch of New Britain)
Hd: A. William Davis, SrVP&TO
Nb: Katharine C. Purrington, FPO

Bridgeport

CITYTRUST
961 Main St. 06602
203/384-5575 Tr$1 Bil
(Branches in Danbury, Darien, Fairfield, Greenwich, New Haven, Waterbury)
Hd,ComTrF: Stephen P. Boyle, SrVP,TO&ChmTrCom
Mgr: Vincent A. Griffin, Jr., VP&TO
CorpTr: David Sampson, VP&GpTO
TrInv: Roger Perry, VP
EmplBen: Leslie J. Revzon, VP&TO
TrOpers: Arthur Ridolfi, VP&TOpO
Nb: Barbara C. Cone, VP

CONNECTICUT NATIONAL BANK
888 Main St. 06601
203/579-3385 Tr$450 Mil
(Branch of Hartford)
Adm: James W. Bixler, SrVP
Nb: Thomas F. Shanley, VP
Frank N. Kirby, VP

LAFAYETTE BANK & TRUST CO.
P.O. Box 1899 06601
203/367-6651 Tr$39 Mil
Hd,PersTr,CorpTr: Michael J. Zinkiewicz, SrVP&TO
EmplBen: Gerald A. Long, VP&TO
TrOpers: Coralie E. Staff, TOpO

Bristol

UNITED BANK & TRUST CO.
200 Main St. 06010
203/582-3101
(Branch of Hartford)
Hd: Henry A. Fenn, Jr., VP&TO
H. Phillips Jesup, AsstVP&TO
Wayne A. Cowell, TO

Canaan

THE CANAAN NATIONAL BANK
06081
203/824-5423 Tr$10 Mil
Hd,PersTr,TrInv: James Stokes Hatch, Pres&TO
TrOpers: Gail M. Allyn, VP&TO

Chester

CHESTER BANK
6 Main St. 06412
203/526-5371 Tr$3.3 Mil
Hd: Bruce H. Watrous, VP&TO
TrOpers: Douglas Pierce, AsstTO

Danbury

CITYTRUST
234 Main St. 06810
203/743-8160
(Branch of Bridgeport)
Mitchell Johnson, FPO

UNION TRUST CO.
210 Main St. 06810
203/744-1230 Tr$1.4 Bil
(Branch of New Haven & Stamford)
Hd: Richard W. Mann, VP
PersTr: David B. Cook, SrTO

Darien

CITYTRUST
454 Boston Post Rd. 06820
203/655-2565
(Branch of Bridgeport)
Hd: Kenneth M. Park, SrVP&TO
Beverly J. Van Der Ploeg, AsstTO
Edward Nolan, Jr., AsstVP&PenTO

CONNECTICUT BANK AND TRUST CO.
CBT Plaza 06820
203/655-7771
(Branch of Hartford)
Hd: Richard L. Card, VP
PersTr: Pearce D. Smith, VP
Nb: Steven M. O'Connell, AsstVP
PersTr: Laura M. Rachinsky, AsstSec

Fairfield

CITYTRUST
161 Hillside Rd. 06430
203/384-5423
(Branch of Bridgeport)
Hd: Humphrey T. Nichols II, VP&TO
Jan S. Ritzel, TO
Rodger L. Randall, AsstVP&FPO

Glastonbury

THE GLASTONBURY BANK & TRUST CO.
2461 Main St. 06033
203/659-0521 Tr$30 Mil
Hd: James A. Phillips, VP&TO
PersTr: James F. Thayer, AsstVP&TO
TrOpers: Joan P. Palatine, AsstVP&TOpO

Greenwich

CITYTRUST
30 East Elm Street 06830
203/629-2498
(Branch of Bridgeport)
Hd: H. Webster Walker, III, AsstTO

CONNECTICUT BANK & TRUST CO.
240 Greenwich Ave. 06830
203/629-4000
(Branch of Hartford)
Hd: F. Richards Ford III, ExecVP
PersTr: Wenzel L. Eichler, FVP
Nb: Richard Card, VP

PUTMAN TRUST CO.
10 Mason St. 06830
203/869-3000 Tr$252 Mil
Hd: Haven A. Knight, Esq., SrVP
PersTr: William F. Mancuso, VP
TrInv: Alexander R. Johnston, VP
ComTrF: Christine M. Turino, TrInvO
TrOpers: Ann Panoli, TOpO
Nb: George S. Case, TrInvO
SupSvcs: Robert F. Gildersleeve, VP
TDP: Janene Isolda, TxO

UNION TRUST CO.
One Lafayette Place 06830
203/622-8800 Tr$1.4 Bil
(Branch of New Haven & Stamford)
PersTr: Miriam V. Lally, VP
PersFinPlng: Mary Van Loan-Twiddy

★ Hartford

COLONIAL BANK TRUST DIVISION
200 Trumbull St. 06103
203/249-9131, Ext. 218
(Branch of Waterbury)
Leo F. Battista, AsstVP-Tr

CONNECTICUT BANK & TRUST CO.
1 Constitution Plaza 06115
203/244-5000
(Offices in Danbury, Darien, Greenwich, Hartford, New Canaan, New Haven, New London, Southington, Stamford, Torrington, Westport)
Hd: Jose M. Calhoun, ExecVP
PersTr: William C. Horn, Jr., SrVP (Hartford)
PersTr: F. Richards Ford III, ExecVP (Fairfield)
TrInv: Neil Kelleher, SrVP
TrInst: Robert H. Hurwit, SrVP
TrOpers&Admin: James Graham, SrVP
TrSales: Charles L. Hanscomb, VP

CONNECTICUT NATIONAL BANK
777 Main St. 06115
203/728-2316 Tr$4.1 Bil
(Branches in Bridgeport, Middletown, New Haven, New London, Stamford, Torrington and West Hartford)
Hd: Samuel S. Fuller, ExecVP
Admin: Fred A. Larson, SrVP
TrInv: Frank L. Stanley, SrVP
TrOpers: Stephen J. Picazio, SrVP
MktgDir: Stuart I. Repp, SrVP

UNITED BANK & TRUST CO.
101 Pearl St.
P.O. Box 31317 06103-7317
203/241-2400 Tr$414 Mil
(Branch in Bristol)
Hd: Louis Pellino, SrVP&TO
PersTr: Bruce P. Wallace, VP&TO
CorpTr: Rocco J. LaMonica, TO
TrInv,ComTrF: Chas. S. Onderdonk III, VP
TrOpers: Walter P. Belzek, AsstVP&TO
Nb: Thomas J. Henry, Jr., VP&TO

Lakeville

SALISBURY BANK & TRUST CO.
P.O. Box 507 06039
203/435-9801 Tr$50 Mil
Hd: Craig E. Toensing, VP&TO

Litchfield

THE FIRST NATIONAL BANK OF LITCHFIELD
North St. 06759
203/567-8752
Hd: Guy Peterson, VP&TO
ComTrF: Howard D. Wilcox, VP&TO
TrOpers: Pamela P. Wray, AsstTO

Meriden

HOME BANK & TRUST CO.
400 E. Main St. 06450
203/237-8411 Tr$35 Mil
Hd: John S. Newton, VP&TO
TrOpers: Charles T. McMonigle, AsstTO
PersTr: Claudia H. Sinicrope, AsstTO

MERIDEN TRUST & SAFE DEPOSIT CO.
14 W. Main St. 06450
203/235-4456 Tr$97 Mil
Hd,PersTr,CorpTr,TrOpers,Nb: William C. Kilroy, Pres,SrTO&CEO
TrInv: Newell S. Sly, VP&Sec

NATIONAL INDUSTRIAL BANK OF CONNECTICUT
25 Colony St. 06450
203/235-5791 Tr$2 Mil
Hd,PersTr,TrOpers,Nb: Marjorie C. Tremaglio, TO

Middletown

CONNECTICUT NATIONAL BANK
363 Main St. 06457
203/344-5800
(Branch of Hartford)
Admin: Miss Jessie A. Trotta, VP
Nb: Kenneth R. Nye, VP

New Britain

NEW BRITAIN BANK & TRUST CO.
235 Main St.
P.O. Box 2140 06050
203/229-0381 Tr$225 Mil
Hd: James P. Carley, Jr., VP
PersTr: Rod Cross, AsstVP&TO
TrInv: Richard M. Albert, VP
EmplBen: Jeffrey R. Stenner, AsstVP&TO
TrOpers: William Pieper
Nb-Pers: Burt Kusterer, TO

NEW BRITAIN NATIONAL BANK
51 W. Main St. 06050
203/229-3731 Tr$90 Mil
(Branches in Berlin-Kensington, Plainville & West Hartford)
Hd: A. William Davis, SrVP&TO
PersTr: Edward J. Walsh, TO
EstSettlmnt: Albert W. Landi, TO
Prob: William G. Keeley, TO
Taxes: James J. Noga, AsstTO
TrOpers: Diane J. Zanelli
Nb: Katharine C. Purrington, FPO

New Canaan

CONNECTICUT BANK & TRUST CO.
94 Elm St. 06840
203/356-0446
(Branch of Hartford)
PersTr: Richard Card, VP

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems.
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody
Georgia 30338 (404) [illegible]

CONNECTICUT (Cont'd)

New Haven

CITYTRUST
234 Church Street 06510
203/787-4574
(Branch of Bridgeport)
Hd: Marc E. Vincent, VP&TO

COLONIAL BANK TRUST DIVISION
135 Church St. 06510
203/789-4626
(Branch of Waterbury)
Charles D. Sweet, VP-Tr

CONNECTICUT BANK & TRUST CO.
900 Chapel St. 06510
203/772-3400
(Branch of Hartford)
Hd: Larry A. Miller, VP
PersTr: Walter Perry, AsstSec
Nb: Andrew B. Hendryx, III, AsstSec

CONNECTICUT NATIONAL BANK
144 Temple St. 06510
203/865-0825
(Branch of Hartford)
Admin: John B. Witmer, TO
Nb: Kenneth R. Nye, VP

FIRST BANK
1 Church St. 06502
203/773-7373 Tr$800 Mil
Hd: Carl W. Lindskog, SrVP
PersTr: Richard L. Rice, VP
CorpTr: Edward T. Creighton, VP
ComTrF: Steve Colantonio
Nb: Bradley D. Johnson, VP
TrOpers: Raymond J. Dwyer, AsstVP
EmplBen: James L. Delucia, Jr., VP

THE MEANING OF "TRUST"

The essence of the definition of a trust in Law is: "a fiduciary relationship in which one party holds title to property for the benefit of another."

In the broader sense, "trust" is synonymous with "confidence," which implies conscious trust based on good reason, definite evidence, or past experience.

At Union Trust, we hold only to the highest professional standards in the conduct of our fiduciary responsibilities . . . not only because it is our duty under the Law, but also because we prize so highly the confidence of our customers who have entrusted more than $1 billion to our management.

Trust Division
Union Trust
A subsidiary of Northeast Bancorp, Inc.
59 Offices in Connecticut
MEMBER FDIC

UNION TRUST CO.
Church and Elm Sts. 06502
302/773-0500 Tr$1.4 Bil
(Branches in Danbury, Greenwich, & Stamford)
Hd: Edward G. Williams, ExecVP
PersTr: George R. Reid, SrVP
AcctsMgmt: Richard W. Mann, VP
Inst&EmplBen: Bruce R. Lively, SrVP
TrInv: Yates P. Eckert, SrVP
CorpTr,ComTrF,TrOpers: Robert J. Bromfield, SrVP
TrMktg: E. Thornton Rice, VP
PersFinPlng: Rosemary Manchester, AsstVP

New London

CONNECTICUT BANK & TRUST CO.
One Union Plaza 06320
203/443-4324
(Branch of Hartford)
Hd: John A. Bysko, VP
EstSettlmt: James B. Coleman, VP
PersTr: Thomas W. Barube, AsstVP
Nb: Cynthia Lavigne, AsstSec

CONNECTICUT NATIONAL BANK
250 Captain's Walk 06320
203/447-6102
(Branch of Hartford)
Admin: George H. Swift, III, TO
Nb: Robert M. Welton, VP
Carl W. Ellison, Jr., TO

New Milford

COLONIAL BANK TRUST DIVISION
23 Main St. 06776
203/354-3981
(Branch of Waterbury)
Barbara W. Brown, AsstVP-Tr

Norwalk

MERCHANTS BANK & TRUST CO.
59 Wall St. 06852
203/852-5552 Tr$150 Mil
Hd: John H. Jevne, SrVP&SrTO
PersTr: William Stopford, VP&TO
TrInv: R. H. Alderman, VP&IO
TrOpers: Helena L. Betts, AdmAsst

Plainville

NEW BRITAIN NATIONAL BANK
111 Whiting St. 06062
203/747-2542
Hd: A. William Davis, SrVP&TO
Nb: Katharine C. Purrington, FPO

Seymour

SEYMOUR TRUST CO.
P.O. Box 456 06483
203/888-2518 Tr$36 Mil
Hd: Earl B. Boies, TO
Joseph Miller, TO
Brian J. Barrett, AsstTO

Simsbury

SIMSBURY BANK & TRUST CO.
P.O. Box 277 06070
203/658-7641 Tr$45 Mil
Hd,PersTr,TrInv: Edwin A. Martin, VP&TO
ComTrF,EmplBen,Nb: Michael J. Benson, VP&TO
TrOpers: Anna Bittern, TO

Southbury

COLONIAL BANK TRUST DIVISION
06488
203/264-2262
(Branch of Waterbury)
Judy Staubo, TO

Southington

CONNECTICUT BANK & TRUST CO.
22 Main St. 06489
203/621-6861
(Branch of Hartford)
Hd: Joseph T. Grecki, Jr., VP

Stamford

CONNECTICUT BANK & TRUST CO.
One Atlantic St. 06901
203/356-0259
(Branch of Hartford)
PersTr: Lawrence J. McGrath, TO
TrOpers: Robert M. Slapin, VP&TOpO
Nb: William F. Clarkson, FPO

CONNECTICUT NATIONAL BANK
1 Landmark Square 06904
203/358-2000
(Branch of Hartford)
Admin: Richard D. Nichols, VP
TrInv: James L.R. Marshall, VP
Nb: Amos H. Crowley, Jr., VP
Peter M. Palin, VP
Alma B. Ryan, TO
Clayton Q. Warren, TO

FIDELITY TRUST CO.
129 Atlantic St. 06904
203/327-0100
Hd,PersTr: Walter T. Sullivan, SrVP&TO
TrInv: William J. Maloney, VP&TO
EmplBen: David L. Stewart, III, TO
TrOpers: Richard K. Alley, TO

UNION TRUST CO.
300 Main St. 06904
203/348-6211 Tr$1.4 Bil
(Branches in Danbury, Greenwich, New Canaan & New Haven)
Hd: Edward G. Williams, ExecVP
PersTr: George R. Reid, SrVP
AcctsMgt: Robert H. Schaefer, VP
Inst&EmplBen: Bruce R. Lively, SrVP
TrInv: Yates P. Eckert, SrVP
CorpTr,ComTrF,TrOpers: Robert J. Bromfield, SrVP
TrMktg: E. Thornton Rice, VP

Terryville

THE TERRYVILLE TRUST COMPANY
128 Main St. 06786
203/589-7979

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Torrington

COLONIAL BANK TRUST DIVISION
61 Main St., P.O. Box 118 06790
203/482-2114
(Branch of Waterbury)
Richard E. Kittredge, AsstVP-Tr

CONNECTICUT NATIONAL BANK
236 Prospect St. 06790
203/489-4191
(Branch of Hartford)
Admin: Ann M. Auburn, TO

Waterbury

CITYTRUST
195 Grand St. 06702
203/756-8381
(Branch of Bridgeport)
Hd: Mary E. Brosnan, VP&TO
Miles C. Borzilleri, AsstTO
G. Thomas Lumpkin, SrVP&TO

COLONIAL BANK
81 West Main St. 06720
203/574-7340 Tr$1.2 Bil
(Trust presence in Hartford, New Haven, New Milford, Southbury, Torrington, Waterbury)
Hd: Tyler Baldwin, ExecTO
PersTr: Albert S. Redway, VP-Tr
TrInv: Robert B. Dannies, SrVP-Tr
CorpTr: Mary Lou Stewart, AsstVP
ComTrF,TrOpers: Linn A. Sisson, VP-Tr
Nb,EmplBen: Robert P. Vocelli, VP-Tr

West Hartford

CONNECTICUT NATIONAL BANK
65 LaSalle Rd. 06107
203/728-4319
(Branch of Hartford)
Admin: Marvin Denzel, VP

NEW BRITAIN NATIONAL BANK
1507 New Britain Ave. 06111
203/236-6263
(Branch of New Britain)
Hd: A. William Davis, SrVP&TO
Nb: Katharine C. Purrington, FPO

Westport

WESTPORT BANK & TRUST CO.
87 E. State St. 06880
203/227-1201 Tr$43 Mil
Hd: Arnold Levine, SrVP&SrTO
TrOpers: Michael E. Portnoy

Willimantic

INDEPENDENT BANK & TRUST CO.
676 Main St. 06226
203/423-7712 Tr$32 Mil
Hd: Sonia M. Dudas, TO
TrOpers: Janice E. Frink
Nb: Gary D. Lavigne, TO

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

DELAWARE

Clayton

CLAYTON BANK & TRUST CO.
P.O. Box 509 19938
302/653-8531
Hd: William H. Walters, Pres&TO

Georgetown

GIRARD BANK
P.O. Box 428 19947
302/856-4200
(Branch of Wilmington)
Hd: Robert Bell

SUSSEX TRUST CO.
P.O. Box 311 19947
302/856-4656 Tr$11 Mil
Hd: David V. Wyatt, VP&TO
Donald C. Studley, TO

WILMINGTON TRUST CO.
The Circle 19947
302/856-7781
(Branch of Wilmington)
Hugh Smith, TrMgr
Joseph L. Whyte, EstConslt

Greenville

WILMINGTON TRUST CO.
P.O. Box 3880 19807
(Branch of Wilmington)
J. Christopher Bell, VP&TrMgr

Milford

BANK OF DELAWARE
P.O. Box 318 19963
302/422-6653 Tr$6 Mil
Hd: Grace T. Messick, BrAdm

Selbyville

BALTIMORE TRUST CO.
P.O. Box 272 19975
302/436-8236 Tr/u$1 Mil
Hd: Russell D. Brittingham, AsstVP&TO

Wilmington

AMERICAN GUARANTY & TRUST CO. (T Only)
3801 Kennett Pike, Suite C-200 19807
302/652-3091 Tr$65 Mil
Hd,Nb: Matthew D. Mason, III, Pres&TO
A. Kenneth Hackett, Jr., Treas
H. Lester Ariail, Jr., Sec
Charles S. Baker, VP&TO
Louis A. Aviola, VP&TO
Linda B. Watson, AsstVP
Donna L. Rathmell, TO
Mary B. Maezynski, AsstSec&AsstTreas
TrInv: Richard V. King

BANK OF DELAWARE
300 Delaware Ave. 19899
302/429-1320 Tr$550 Mil
Hd: William H. Kent, VP
ComTrF: Edgar B. Loring, VP
EmplBen,CorpTr: James W. Whalen, SrCTO
PersTr: Alan S. Trench, VP
TrOpers: James F. Hogan, SrTOpO
Nb: Thomas Laskaris, SrTrDev
InstInvDiv: Joseph K. Champness, VP

BENEFICIAL NATIONAL BANK
1 Rodney Square
P.O. Box 1551 19899
302/429-7820 Tr$12 Mil
Hd: John O. Williams, ViceChm
Frederick M. Dawson, Pres.

DELAWARE CHAPTER GUARANTEE & TRUST COMPANY
4305 Lancaster Pike
P.O. Box 8963 19899
302/995-2131 Tr$1.6 Bil
Hd,Nb: Stephen B. Tily, III
CorpTr,EmplBen: E. Thomas Fleck
PersTr: Carol Hilty Droge
TrOpers,TDP: Daniel O'Neill

DELAWARE TRUST CO.
9th & Market Sts. 19899
Tr$661.4 Mil
Hd: William L. Rhoads III, ExecVP
AcctAdmin: George V. Wood, SrVP
Legal & Taxes: David C. Rittenhouse, SrVP
InvMgt: M. Daniel Daudon, SrVP
TrOpers: Donald R. Williams, VP
FinPlng: George M. Fisher IV, VP
EmplBen: Benjamin J. Bertino, VP
Est: Leon G. Lockerman, VP

GIRARD BANK
P.O. Box 8888 19899
302/421-2282 Tr$55 Mil
(Branch in Georgetown)

WILMINGTON TRUST CO.
Rodney Square North 19890
302/651-1000 Tr$10.5 Bil
(Branches in Georgetown & Greenville; Stuart, FL)
Hd,TrDeptMgr: John A. Herdeg, SrVP
PersTr: David Hillegas, VP
Est: Lewis B. Hyman, Jr., VP
PersTr,TrInv: P. M. Snyder, Jr., VP
Tx: David S. Goodhue, VP
Nb: Charles F. Gummey, Jr., VP
HdFinSvcsDeptMgr: Bruce L. Marra, SrVP
InstSvcs: Clark H. Woolley, VP
InvAdv: David W. Umbs, VP
InvRes: Ralph E. Pearce, Jr., VP
Nb: William B. Sowden, III, VP
Francis J. Ackerman, SrFinSvcs

Complete Trust is a beautiful thing.

Colonial Bank Trust Division

81 West Main Street
Waterbury, CT 06702
(203) 574-7528

DISTRICT OF COLUMBIA

Washington

AMERICAN SECURITY BANK,NatAssn
15th St. & Penn Ave., NW 20013
202/624-4140 Tr$3 Bil
Hd: Walter R. Fatzinger, Jr., SrVP&TO
PersTr: Ronald D. Larson, VP&SrTO
TrInv,EmplBen: Michael B. Miller, SrVP&SrIO
ComTrF: J. Kemp Cook, AsstVP&TO
CorpTr,TrOpers: Charles Cusic, VP&TO
PersTr,Nb: Thomas J. Cholis, VP&TO
EmplBen,Nb: Howard E. Wilson, VP&TO

FIRST AMERICAN BANK,NatAssn
740 15th St. NW 20005
202/637-7507
Hd,TrInv: August Zinsser, III, ExecVP&TO
TrOpers,CorpTr: Kenneth A. Williams, SrVP&TO
TrRes: Philip D. Tasho, TO
PersTr: Ruth C. Shaw, TO
PrBanking: Gordon Wilson, VP&TO
Agencies: James R. Christensen, TO
EmplBen: Donald R. Clark, TO
BusDev: Paul E. Flood, BDO

NS&T BANK,NatAssn
15th & New York Ave., N.W. 20005
202/383-8000 Tr$615 Mil
Hd: Leonard W. Lilley, SrVP
CorpTr: Gerald T. Rivkin, TOpO
TrInv: Stephen B. Couch, VP&TrInvO
ComTrF: Linda W. Kemp, TrInvO
Eric Y. Sheldon, TrInvO
TrOpers: Clara Widmayer, AsstVP
Nb: Patsy Nodilo, BDO
PersTr: B. Bryan Wright, Jr., VP&TO

NATIONAL BANK OF WASHINGTON
4340 Connecticut Ave., N.W. 20008
202/537-2171 Tr$800 Mil
Hd,TrDept: Donald W. McVitty, SrVP&TO
PersTrRE: Turner A. Martin, Jr., VP&TO
PersTrEstAdmin: June D. Dunn, AsstVP&TO
TrInv: William E. Dodge
EmplBen: Mary Beth Harrington, VP&TO
TrOpers: Thomas Blanc, VP&TO

THE RIGGS NATIONAL BANK OF WASHINGTON, D.C.
P.O. Box 1149 20013
202/624-2480 Tr$1.6 Bil
Hd: Francis J. Lyons, ExecVP-Trusts
E. Murray Norman, SrVP&TO
PersTrDiv: Alex R. Sabatini, SrVP&TO
CorpTrDiv: Michael J. Aquilino, SrVP&TO
InsTrDiv: Charles Plumb, SrVP&TO
TrOpers: Davis E. Bunting, Jr., SrVP&TO
BusDev: George R. Adams, VP&TO
MgmtPersPtfol: Bruce J. Wildman, VP&TO
InvRes: Brian E. Schutrumpf, VP&TO
CloselyHeldInv: Gene L. Pulliam, VP&TO
EmplBusAdmin: Thomas C. Cranwell, VP&TO
RE: Lester J. Gizzard, Jr., VP&TREO
Tx: Stephen P. Ferrigno, Jr., VP&TO
Acctg: Alvis W. Harris, VP&TO

FLORIDA

Bal Harbor

SUN BANKS OF FLORIDA
Trust Banking Group
9600 Collins Ave. 33145
305/868-2600
(Branch of Orlando)
Hd: Herbert L. Kurras, ExecVP
Nb: Thomas L. Thorpe, VP

Bay Harbour

BARNETT BANKS TRUST CO.,NatAssn
1108 Kane Concourse
Bay Harbor Islands 33154
305/674-7123
(Branch of Jacksonville)
Hd: Laura B. Laing, SrTO

Belleair Bluffs

FIRST BANK & TRUST CO.
P.O. Box 1900 33540
813/584-8641 Tr$25 Mil
Hd: Olive O. Davis, VP&SrTO
PersTr: Esther A. McCann, TrAdmO
TrInv: Marsha E. Alderman, AsstTO

Boca Raton

AMERIFIRST FLORIDA TRUST COMPANY
AmeriFirst Boca del Mar Bldg.
Powerline & Palmetto Park Roads 33433
(Branch of Miami)
Jean Springer, VP

THE CHASE MANHATTAN TRUST COMPANY OF FLORIDA,N.A.
5550 Glades Rd. 33431
305/392-2051
(Branch of Chase Manhattan Bank, N.A., New York)
Hd: Robert F. O'Brien, Pres
TrInv: Joseph Morris, VP

COLONIAL TRUST COMPANY,N.A.
880 East Palmetto Park Rd. 33432
305/659-6700
Hd,Nb: James E. Pangburn, Pres
PersTr,TrInv: Philip C. Barth, Jr., SrVP
TrOpers: Mary Lou O. Goforth, AsstVP

COMERICA TRUST COMPANY OF FLORIDA
Ste. 100 Executive Row
1900 Corporate Blvd., NW 33431
305/994-6800
(Subsidiary of Comerica Bank, Detroit, MI)
Hd: William M. Fury, Pres
PersTr: David D. Keller, AsstVP
TrInv: Richard P. Chester, AsstVP

CONTINENTAL ILLINOIS TRUST COMPANY OF FLORIDA, NatAssn
30 North LaSalle St. 60693
305/368-4010
Hd: Samuel W. Hunt, Pres
GenMgr: James Keffler, VP
PersTr: Carl Harnish, TO
TrInv: C. Dennis Blanz, VP
Nb: Laurance E. Boyden, VP
Arthur R. Bradley, VP

FIRST BANKERS OF PALM BEACH COUNTY,NatAssn
77 E. Camino Real
P.O. Box 400 33432
305/395-2300
(Branch of Pompano Beach)
Ralph M. Kline, VP&SrTO
Charles R. Hendrie, VP
John J. Hargrove, TO
Robert M. Durham, VP&TrInvO

FIRST CHICAGO TRUST COMPANY OF FLORIDA, N.A.
1900 Corporate Blvd., NW, Ste. 302 33431
305/994-2100
Hd: Thomas Hannah
TrInv: Jack T. Lanphar

FLORIDA COAST MIDLANTIC TRUST CO.,N.A.
193 East Palmetto Park Rd. 33432
(Branch of Lighthouse Point)
Nb: Carl Langefeld

LINCOLN FIRST TRUST COMPANY OF FLORIDA,NatAssn
5550 Glades Rd., Ste. 401 33431
305/368-4973 Tr$1 Mil
Hd: William A. Nichols, Pres
TrInv: Edgar B. Brown, VP-IO

MHTCO OF FLORIDA
1515 No. Federal Highway 33432
305/392-4550
(Representative Office of Miami)
Irwin Fields, VP

MELLON BANK (FL)N.A.
Arvida Financial Plaza
5550 Glades Rd., Ste. 600 33431
305/368-6080
(Branch of Pittsburg, PA)
Hd: William H. Latimer, Jr., Pres

NCNB NATIONAL BANK OF FLORIDA
150 East Palmetto Park Road 33452
305/393-5173
(Regional Office)
Hd: David J. Cathcart, VP&TO
PersTr: Carmine Figlilio, VP

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
5550 W. Glades Rd. 33431
305/368-6991
(Branch of Miami)
Hd: David C. Moyer, VP

UNIVEST OF FLORIDA
(Trust Representative Office)
21212 St. Andrews Blvd. 33432
305/392-6009
(Affiliate of Union Nat'l Bank & Trust Co. of Souderton, PA)
Hd,PersTr: Robert S. Phillips., VP

Boynton Beach

FIRST BANK & TRUST OF PALM BEACH COUNTY
114 N. Federal Highway 33435
305/272-1171 Tr$100 Mil
(Branch of Delray Beach)
Hd: Jeffrey J. Keating, SrVP&TO
PersTr: Robert J. Simon, VP&TO
TrOpers: Barbara Sarver, TO
Nb: Craig W. Morrison, TO

FLAGSHIP FIRST NATIONAL BANK OF MIAMI
315 Federal Highway
305/732-4400
(Branch of Miami)
Wm. Smiley, VP&SrTO

Bradenton

BARNETT BANKS TRUST CO.,NatAssn
4311 Manatee Ave., W.
P.O. Box 9390 33506
813/748-3744
Hd: Walter C. Seiler, VP
F. Jeannie Slinker, AsstTO

ELLIS FIRST NATIONAL BANK OF BRADENTON
P.O. Box 1061 33506
813/748-1900 Tr$46 Mil
Hd: L. R. Nahouse, SrVP&TO
Nb: Lee H. Hilliard, VP&TO

FIRST NATIONAL BANK OF FLORIDA
(Intercity Office)
P.O. Box 771 33506
813/755-8511 Tr$31 Mil
(Branch of Tampa)
MgrPersTr: Jacqueline De Longchamp, VP&TO

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
P.O. Drawer 157 33506
813/748-1211
(Branch of Miami)
Hd: William C. Gaar, VP

Cape Coral

SOUTHEAST BANK
P.O. Box 1487 33901
813/542-1123
Hd: Tom Sulley

SUN BANKS OF FLORIDA
Trust Banking Group
1612 Cape Coral Pkwy.
P.O. Box 806 33904
813/542-2151
(Branch of Orlando)
Hd: Chris Gair, VP&TO

Clearwater

BANK OF CLEARWATER
600 Cleveland St.
P.O. Drawer 479 33517
813/448-2813 Tr$125 Mil
Hd: J. Thurman Hively, Jr., VP&SrTO
TrInv: William H. Mowat, VP&TrInvO
PersTr: J. Edward Evan, VP&TO

BARNETT BANKS TRUST CO.,NatAssn
P.O. Box 5187 33518
813/535-0711
(Branch of Jacksonville)
Hd: J. Michael Chapman, SrTO
PersTr: Zola M. Treadwell, AsstTO
Nb: Michael F. Gregory, SrTO

FIRST NATIONAL BANK
P.O. Box 179 33517
813/462-1351 Tr$302 Mil
Hd: H. James Eaton, ExecVP&SrTO
Est,Gdnshp: Kenneth C. Cross, Jr., VP&TO
PersTr,Agcy: L. Bernard Stephenson, VP&TO
TrInv: John R. Kessinger, VP&TrInvO
TrOpers: Daniel F. Miller, VP&TOpO
EmplBen: L. Bernard Stephenson, VP&TO
Nb: Jay H. Tiffin, VP&SrTBDO
Tax: Samuel Caporice, TrTxO

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
1475 Sunset Point Rd. at Highland 33528
813/446-4086
(Branch of St. Petersburg)

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 4550 33518
813/461-7233
(City Trust Office)
Hd: William Repper, VP&Mgr
PersTr: Colleen Dauterman, AsstVP
Florence Sausaman, AsstVP

Coral Gables

FLAGSHIP NATIONAL BANK OF MIAMI
100 Miracle Mile 33134
305/442-3246
(Branch of Miami)
Felix Martinez, VP&SrTO

FLORIDA NATIONAL BANK OF MIAMI
169 Miracle Mile, P.O. Box 1609 33134
305/545-3252
(Branch of Miami)
Hd: Alvin H. Brown, VP&TO

Dade City

BANK OF PASCO COUNTY
P.O. Box 127 33525
904/567-5107 Tr/o$6 Mil
Hd: Douglas A. Rapp, VP&TO
Bobbi Nelson, Sec
Leone Schambeau, Sec
Jinx Nolen Epperson, Sec

Dania

CARIBANK
255 East Dania Beach Blvd. 33004
305/925-2211 Tr$21 Mil
(Branches in Ft. Lauderdale and Miami)
Hd,PersTr: Steven F. Durst, VP&SrTO
Nb,TrInv: Harold F. Messner, VP&TO
TrOpers: Joy E. Floramo, TO

Daytona Beach

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 5068 32018
904/252-5591
(Trust Branch of Jacksonville)
Hd: Allen T. Witham, VP&TO

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
Magnolia at Palmetto 32014
(Branch of Ormond Beach)
Hd: E. Baxter Watkins, SrVP&TO

FLORIDA BANK OF VOLUSIA COUNTY
P.O. Box 591 32015
904/257-1476 Tr$40 Mil
Hd,Nb: J. Stephen Hess, VP&TO
PersTr,TrInv,TrOpers: Henry White, VP&TO
PersTr: Mrs. Margaret Cevelin, TO

FLORIDA NATIONAL BANK
130 North Ridgewood Ave. 32015
904/257-1400
(Branch of Jacksonville)
Mgr: Stephen J. Hess
Henry C. White

SUN BANKS OF FLORIDA
Trust Banking Group
120 S. Ridgewood Ave.
P.O. Box 2120 32015
904/225-4400
(Branch of Orlando)
Hd: Leman U. Byington, VP&TO

Deerfield Beach

BANK OF BOSTON TRUST COMPANY OF SOUTHEAST FLORIDA,N.A.
201 North Federal Highway 33441
305/421-3600
(Affiliate of The First National Bank of Boston)
Albert A. Bonasoro, SrTO
John G. Peters, AsstVP
Garry J. Roettger, AsstVP

Deland

BARNETT BANKS TRUST CO.,NatAssn
230 N. Woodland Blvd., P.O. Box 1810 32720
904/734-2311
(Branch of Jacksonville)
Hd: David M. Perkins, SrTO

Delray Beach

BARNETT BANKS TRUST CO.,NatAssn
1031 East Atlantic Ave.
P.O. Drawer X 33444
305/272-2555
(Branch of Jacksonville)
Hd: Bradley Middlebrook, II, SrVP
Tr&EstAdmin: Norton B. Nichols, VP
E. William Eberts, SrTO
Nb: William J. Lockhart, VP

FIRST BANK & TRUST OF PALM BEACH COUNTY
P.O. Box JJ 33444
305/272-1171 Tr$100 Mil
(Branch of Boynton Beach)
Hd: Jeffrey J. Keating, SrVP&SrTO
PersTr: Robert J. Simon, VP&TO
TrOpers: Barbara Sarver, AsstTO
Nb: Craig W. Morrison, TO

SUN BANKS OF FLORIDA
Trust Banking Group
302 E. Atlantic Ave.
P.O. Box 2468 33444
305/278-4511
(Branch of Orlando)
Nb: Peter K. Van Winkle, SrVP&TO
Thomas D. Reinhold, SrVP,TO&Adm

Dunedin

SUN BANKS OF FLORIDA
Trust Banking Group
825 Broadway
P.O. Box 70 33528
813/733-3121
(Branch of Orlando)
Hd: William H. Clark, SrVP&TO
PersTr: Daniel G. Alderman, VP&TO
TrInv: Vernon B. Gayne, Jr., VP
Nb: William B. Reischmann, SrVP

Englewood

ENGLEWOOD BANK & TRUST
P.O. Box 1208 33533
Hd: Charles M. Love, SrVP-Tr

Eustis

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Drawer A 32726
904/357-3111 Tr$20 Mil
(Trust Branch of Jacksonville)
Hd: Ronald C. Hobbs, VP&TO

Fort Lauderdale

BARNETT BANKS TRUST CO.,NatAssn
2929 E. Commercial Blvd., Ste. 201 33308
305/765-1520-21
(Branch of Jacksonville)
Hd: Michael Smith, AsstTO

CARIBANK
790 E. Broward Blvd. 33301
305/527-5545
(Branch of Dania)
Hd: Steven F. Durst, VP&SrTO

FLORIDA NATIONAL BANK
3300 N. Federal Highway 33339
305/537-5200
(Branch of Jacksonville)
Mgr: Patrick M. Burkett, VP&TO

LANDMARK FIRST NATIONAL BANK OF FORT LAUDERDALE
One Financial Plaza
P.O. Box 5367 33310
305/765-2500 Tr$583 Mil
Hd: Jack E. Holforty, SrVP&SrTO
PersTr: Robert R. Schneider, VP&TO
TrInv: John C. Schenck, VP&SrTrInvO
CorpTr,EmplBen,TrOpers: Daniel A. Hopfner, VP&TOpO
Nb: David M. Watkins, VP&TO

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 7501 33338
305/766-7100
(City Trust Office)
Hd: Richard Franzke, AsstVP&Mgr

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
3600 North Ocean Blvd. 33308
305/561-7890
(Branch of Miami)
RegMgr: Sergio M. Oliver, VP

TRUST OFFICERS

Our Executive Recruiting Firm specializes exclusively in the banking industry. We represent a substantial number of Trust Departments and Trust Representative Offices located throughout the Southeast. If you are considering a career change in one of the following areas, perhaps we can be of assistance.
- Trust Department Manager
- Personal Administrator
- Corporate Trust
- Trust Investments
- Trust Operations
- Trust New Business
- Employee Benefits

Salaries range from $20,000 to $60,000. Our services are provided in a professional, confidential manner and all fees are employer paid. Telephone or forward your resume (including salary history) to:

BLAKE
& ASSOCIATES, INC.
303 SE 17th Street
Ft. Lauderdale, FL 33316
305/467-8103

FLORIDA (Cont'd)

SUN BANKS OF FLORIDA
Trust Banking Group
501 E. Las Olas Blvd. 33301
305/467-5000
(Branch of Orlando)
Hd: Sam A. Tinkler, ExecVP
AssocTO: Thomas D. Purdy, ExecVP
PersTr: Lowell C. Mott, SrVP
TrInv: Richard H. Puckett, Jr., SrVP
CorpTr,EmplBen: Peter E. Houghton, ExecVP
Nb: Jean G. Randolph, VP
J. Garrett Heard, IV, VP

SUN BANK/SOUTH FLORIDA
Coral Ridge TSO
2626 E. Oakland Park Blvd. 33301
Gary E. Cramer, SrTO

Fort Myers

BARNETT BANKS TRUST CO.,NatAssn
3210 Cleveland Ave., P.O. Box 338 33902
(Branch of Jacksonville)

LEE COUNTY BANK
P.O. Box 711 33902
813/334-1171 Tr$132 Mil
Hd: Lewis J. Frampton, SrVP&TO
PersTr: Robert E. Alger, SrVP&TO
CorpTr: Craig S. Loescher, VP&TO
TrInv: Margaret Losleben, TO
ComTrF,TrOpers: Wendy Epple, TOpO
EmplBen: Glenn Cary, VP&TO
Nb: J. Gilbert Smith, VP&TO
Admin: Doris Threlkeld, AsstTO
Tax: Ronald Maddix, TrTxO
Admin: Doris Carner, AsstTO

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 06239 33906
813/936-8000
(City Trust Office)
Hd: Richard E. Riley, VP&Mgr
PersTr: Betsy Craig, TO

THE NATIONAL TRUST COMPANY
2400 First St.
P.O. Box 927 33902-0927
813/335-1316 Tr$385 Mil
(Branches in Fort Myers Beach, Longboat Key, Madeira Beach, Naples, Palmetto, Port Charlotte & Sarasota)
Hd: Allan F. Decker, Pres&CEO
PersTr: Philip A. Tock, ExecVP
CorpTr: Frances D. Helbling, TO
EmplBen: William Nieto, Jr., EBO
TrInv,ComTrF: G. Bruce Mullin, SrVP
TrOpers: Paul G. Flynn, SrVP
Nb: John W. Emery, SrVP

Fort Myers Beach

THE NATIONAL TRUST COMPANY
2525 Estero Blvd.
P.O. Box 2849 33931
813/463-6173, Ext. 224
(Branch of Ft. Myers)
Hd: Tony S. Crandall, VP

Fort Pierce

SOUTHEAST BANKS TRUST CO.,NatAssn
P.O. Box 970 33454
305/464-0050 Tr$12 Mil
Hd: George Arata, Mgr

SUN BANKS OF FLORIDA, INC.
Trust Banking Group
111 Orange Ave.
P.O. Box 8 33450
305/461-6300
(Branch of Orlando)
Hd: John R. Jackson, VP

Fort Walton

VALPARAISO BANK & TRUST CO.
816 N. Beal Pkwy. 32548
904/863-2195
(Branch of Valparaiso)
Hd: James M. Johnson, III, VP&TO

Gainesville

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 610 32602
904/377-2265
(Trust Branch of Jacksonville)
Hd: G. William Kronsteuber, VP&TO

FLORIDA NATIONAL BANK
120 West University Ave. 32602
904/377-8444
(Branch of Jacksonville)
AdmO: Diann Fischer

Hallandale

BANK OF HALLANDALE & TRUST CO.
P.O. Box 10 33009
305/457-7501
Hd: Charles V. Austin, Jr., SrVP&TO
TrOpers: Carl A. Micheletti, AsstVP&TO
PersTr: Gloria Thomas, AsstTO

CITY NATIONAL BANK OF FLORIDA
1995 E. Hallandale Beach Blvd. 33009
305/454-5000 Tr$20 Mil
Hd,Nb: Dan A. Brna, SrVP&TO
TrInv: Donald C. Jolley, VP&TrInvO

Hollywood

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 2068 33022
305/989-5000
(Trust Branch of Jacksonville)
Hd: Paul E. Xylander, VP&TO

BARNETT BANKS TRUST CO.,NatAssn
1900 Tyler St., P.O. Box 2365 33022
305/921-3855
(Branch of Jacksonville)
Hd: Victor P. Rosner, SrTO

FLAGSHIP NATIONAL BANK OF BROWARD COUNTY
P.O. Box 2027 33022
305/920-4567 Tr$135 Mil
Hd: Joyce M. Boyer, VP&SrTO
TrInv: Arnold H. Lubart, VP&TrInvO
TrOpers: John Matos, TOpO

Indialantic

LANDMARK BANK OF BREVARD
325 Fifth Avenue
P.O. Box 3308 32903
305/725-6084 Tr$20 Mil
(Branch of Melbourne)
Hd: Nancy J. McFarlane, TO
Randy L. Owen, AsstTO

Inverness

CITIZENS NATIONAL BANK
1007 U.S. 41 North 32650
904/726-3663
(Branch of Leesburg)
Hd: Robert A. Voegele, VP&SrTO
TrOpers: Ann Tallman, AsstTO

Jacksonville

AMERICAN NATIONAL BANK
P.O. Box 10129 32207
904/396-8111 Tr$17 Mil
Hd: H. J. Bivins, Jr., VP&TO
Mary H. Smith, TO

ATLANTIC NATIONAL BANK OF FLORIDA
General Mail Center 32231
904/632-6811 Tr$359 Mil
(Trust Branches in Daytona Beach, Eustis, Gainesville, Hollywood, Lake Wales & West Palm Beach)
Hd: K. E. Walker, SrVP
PersTr,EmplBen: E. Jackson Smith, VP&SrTO
CorpTr: Reese R. Bohn, VP&TO
TrOpers: M. J. Gilbert, VP&TOpO
TrInv: Marshall F. Howell, Jr., VP

BARNETT BANKS TRUST CO.,NatAssn
801 Riverside Ave. 32204
P.O. Box 40200 32231
904/791-7614 Tr$3 Bil
(Branches in Bay Harbor, Bradenton, Clearwater, DeLand, Delray Beach, Fort Lauderdale, Fort Myers, Hollywood, Mount Dora, Miami Shores, Naples, Ocala, Palm Beach Gardens, Pensacola, St. Augustine, Sarasota, Sebring, Tallahassee, Tampa, Tequesta, Winter Haven and Winter Park)
Home Office:
Thomas E. Camp, III, Pres&CEO
Timothy K. Ford, ExecVP
Comp: Ralph L. McQuiddy, SrVP
CorpTr: James B. David, Jr., SrVP&Sec
TrInv: Charles H. Montford, SrVP&SrTrInvO
RE: Guy W. Gilleland, SrVP
TrOpers: Thomas Stryker, VP
EmplBen: Timothy H. McFall, VP
Jacksonville Trust Service Office:
Hd,PersTr: Douglas W. Maxwell, SrVP
Tr&EstAdmin: James R. Tillman, Jr., VP
Nb: William F. Ottinger, VP

FIRST GUARANTY BANK & TRUST CO.
P.O. Box 2578 32203
904/384-7541 Tr$19.6 Mil
Hd: John W. Donahoo, Jr., VP&TO
TrOpers: Mary Frances Parsons
TDP: Faye Theilen

FLAGSHIP BANK OF JACKSONVILLE
550 Water St. 32202
904/356-2869 Tr$70 Mil
Hd: Louie C. Casey, Jr., SrVP&TO
Gilbert R. Fennell, Jr., TO
William A. Lamm, AsstTO

FLORIDA NATIONAL BANK
214 Hogan St., Gen. Mail Center 32231
904/359-5300 Tr/o$700 Mil
(Branches in Daytona Beach, Fort Lauderdale, Gainesville, Lakeland, Miami, Ocala, Orlando, Pensacola, St. Petersburg, Stuart, Vero Beach and West Palm Beach)
Hd: T. G. Thoburn, ExecVP-Tr&InvGp
PersTr,Nb: Walton C. Jennette, Jr., SrVP&(No)RegMgr
William B. Ellisor, VP&(Cen)RegMgr
George R. MacDonald, SrVP&(So)RegMgr
CorpTr,EmplBen: F. Barry Robertson, III, VP
TrInv: Fred N. Schlicht, VP
TrOpers: Henry Johnson, Jr., VP

JACKSONVILLE NATIONAL BANK
P.O. Box 90 32231
904/359-7000
Delores L. Adams, VP&SrTO
Carol L. Monies, TOpO
Donna C. Balaguer, AsstTO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
One Independent Square 32202
904/350-1775
(Branch of Miami)
Hd: E. Kent Lytle, VP

Key Biscayne

KEY BISCAYNE BANK & TRUST CO.
95 W. McIntyre St. 33149
305/361-9100 Tr$12.3 Mil
Hd: Daniel B. Mooney, VP&TO

Lake Placid

FIRST BANK & TRUST OF LAKE PLACID
P.O. Box 1045
Main St. & Interlake Blvd. 33852
813/465-3553 Tr$4.7 Mil
Hd: W. Kerry Thompson
TrOpers: Gail J. Poulos

44.2% of the subscribers of
TRUSTS & ESTATES
select investment research services.

Lake Wales

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Box 3710
149 E. Stuart Ave. 33853
813/676-2521
(Trust Branch of Jacksonville)
Hd: Robert A. Gordon, VP&TO
Louise Glisson, AsstTO

SUN BANKS OF FLORIDA
Trust Banking Group
102 E. Central Ave.
P.O. Box 1200 33853
813/676-3455
(Branch of Orlando)
Hd: Samuel W. Hart, VP
PersTr: Effie S. Ritchie, TO

Lakeland

FLORIDA NATIONAL BANK
113 South Tennessee Ave. 33802
813/686-1136
(Branch of Jacksonville)
Mgr: Bernard C. Kehler

PEOPLES BANK OF LAKELAND
P.O. Drawer K 33802
813/687-6680 Tr$125 Mil
Hd: Dennis E. Bradt, VP&TO
PersTr: Virgil C. Adams, TO
TrInv: E. Eugene Owen, AsstTO
TrOpers: Glenda Martin

Largo

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
801 West Bay Drive
P.O. Box 1840 33540
813/585-8558
(Branch of Miami)
Hd: Richard C. Wiemer, VP

Leesburg

CITIZENS NATIONAL BANK
P.O. Box 47 32748
904/787-5111 Tr$18 Mil
(Branch in Inverness)
Hd: Robert A. Voegele, VP&SrTO
TrOpers: Ann Tallman, AsstTO

SUN BANKS OF FLORIDA
Trust Banking Group
900 N. 14th St.
P.O. Box 8 32748
904/326-4513
(Branch of Orlando)
PersTr: William J. Binneveld, SrTO

Lighthouse Point

FLORIDA COAST MIDLANTIC TRUST COMPANY,NatAssn
P.O. Box 2066
Pomano Beach 33061
305/786-3387
(Branches in Boca Raton & Palm Beach)
S. Jervis Brinton, Jr., Pres
Admin: Fredericka A. Achin, ExecVP
Nb: W. Blake Smith, ExecVP
TrInv: Jeffrey J. Keating, SrVP
CorpTr: Thomas E. Joyce, VP&TO

Longboat Key

THE NATIONAL TRUST COMPANY
595 Bay Isles Road 33548
813/957-1205
(Branch of Fort Myers)
Urban Albertsen, III, VP

Madeira Beach

THE NATIONAL TRUST COMPANY
14805 Gulf Blvd.
P.O. Box 8486 33738-8486
813/398-4411
(Branch of Fort Myers)
Hd: J. Dennis Briggs, VP

Marco Island

FIRST NATIONAL BANK OF FLORIDA
P.O. Box 728 33937
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., VP&TO

Melbourne

FLAGSHIP BANK OF MELBOURNE,NatAssn
P.O. Box 1450 32901
305/723-2511 Tr/o$27.9 Mil
Hd: Donald E. Miller, VP&TO
PersTr: Barbara Jones, AsstTO
CorpTr,EmplBen: Christiane L. Webster, AsstTO
TrInv,TrOpers: Wm. Earl Smith, VP
Nb: Betty J. Ledvina, AsstSO

LANDMARK BANK OF BREVARD
1050 Cypress Ave. 32935
305/725-6084 Tr$20 Mil
(Branches in Indialantic, Melbourne Beach, Palm Bay & Satellite Beach)
Hd,PersTr,TrInv: Nancy J. McFarlane, TO
TrOpers: Randy L. Owen, AsstTO

SUN BANKS OF FLORIDA
Trust Banking Group
720 E. Strawbridge Ave. 32901
305/676-1155
(Branch of Orlando)
Hd: Floyd E. Langley, VP

Melbourne Beach

LANDMARK BANK OF BREVARD
321 Ocean Ave. 32951
305/725-6084
(Branch of Melbourne)
Nancy J. McFarlane, TO
Randy L. Owen, AsstTO

Miami

AMERIFIRST FLORIDA TRUST COMPANY
One S.E. Third Ave. 33131
305/577-6290
(Branch in Boca Raton)
Hd,PersTr: Richard G. Jackson, Pres
TrInv: William J. Canida, VP
EmplBen: Gary Totora, VP
Nb: Allen M. Wilson, VP

THE BANK OF NEW YORK TRUST COMPANY OF FLORIDA, NatAssn
800 Brickell Ave. 33131
305/374-6900
(Affiliate of The Bank of New York, New York, NY)
Hd: William H. Geiger, Pres

CARIBANK
848 Brickell Ave. 33131
305/374-1861
(Branch of Dania)
Hd: Steven F. Durst, VP&TO
Nb: Olga B. Cobiella, VP&TO

CENTRAL BANK & TRUST CO.
1313 N.W. 36th St. 33142
305/635-3281 Tr$100 Mil
Hd,Nb,TrInv,PersTr: Nelson N. Ramirez, SrVP&TO
PersTr,CorpTr: Stuart J. Miller, TO
TrOpers,TrInv: Jean T. Pogue, TOpO
PersTr,CorpTr: Brenda Johnson, AdmAsst
PersTr,EmplBen: Charles F. Taylor, AdmAsst

CITY NATIONAL BANK OF MIAMI
25 W. Flagler St. 33130
305/577-7258 Tr$265 Mil
(Branch in Miami Beach)
Hd: Doug Collins, SrVP&TO
PersTr,Nb: Betty A. Kleckner, VP&TO
Inv: Howard Corbett, VP&TrInvO
CorpTr: David Buznego, CTO
TrOpers: Angel Torres, TOpO

COCONUT GROVE BANK
2701 S. Bayshore Dr. 33133
305/858-6666 Tr$50 Mil
Hd,PersTr,Nb: Robert S. Forbes, SrVP-Trust
TrInv,TrOpers: Rene Carrazana, VP&TO
TrOpers: Haydee Orozco, AsstTO

COMMERCIAL BANK & TRUST COMPANY
North Miami Office
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
305/756-3885
Hd: James C. Humphreys, VP&TO
Elizabeth Barlett, TO

FLAGSHIP NATIONAL BANK OF MIAMI
777 Brickell Ave. 33131
305/579-7150 Tr$220 Mil
(Branches in Boynton Beach, Coral Gables & Miami Beach)
Hd: Charles D. Long, SrVP&SrTO
PersTr: Felix J. Martinez, VP&SrTO
CorpTr: Sandra Tozzie, SrCTO
TrInv: Alan Burnette, SrTO
EmplBen: Leo Levy, VP&SrTO
TrOpers: Mario Rivera, VP&SrTO

FLORIDA NATIONAL BANK
169 East Flagler Street 33101
305/373-1171
(Branch of Jacksonville)
Mgr: George R. MacDonald

FLORIDA NATIONAL BANK OF MIAMI
P.O. Box 010625 33101
305/545-3220 Tr$600 Mil
(Branch in Ft. Lauderdale)
Hd: George R. MacDonald, SrVP
PersTr: Gene Rumisek, VP
CorpTr, EmplBen: David Couch, VP
TrOpers: Peter Pimenuw, TOpO
Nb: Alvin H. Brown, VP&TO

HEADQUARTERS FOR BANKING PERSONNEL

TRUST OFFICERS...

Ready to move up to a more challenging position? At GENE ROGERS ASSOCIATES we are ready to assist you in making that move with three offices to serve you nation wide

Opportunities available in:
- TRUST ACCOUNTING
- TRUST ADMINISTRATION
- TRUST TAXES
- TRUST OPERATIONS
- ESTATE PLANNING
- PENSION TRUST NEW BUSINESS
- TRUST EMPLOYEE BENEFITS

As professionals in placing management personnel in the banking field you can be sure your job search will be completely confidential.

GENE ROGERS ASSOCIATES, INC.
463 Main St. Metuchen, N.J. 08840 201-548-3962
1491 So. Miami Ave. Miami, Fla. 33131 305-371-8308
3600 Gaston Ave. CS-11-CO13 Dallas, Texas 75246 214-445-0432

FLORIDA (Cont'd)

Miami (Cont'd)

MHTCO OF FLORIDA
100 No. Biscayne Blvd. 33132
305/350-7612
(Affiliate of Manufacturers Hanover Trust Co. of New York, NY; Representative Office in Boca Raton)
Joseph M. Santarella, Pres

NORTHERN TRUST BANK OF FLORIDA, N.A.
700 Brickell Ave. 33131
305/372-1000 Tr$900 Mil
(Subsidiary of Northern Trust Corp., Chigago)
Hd: Barry G. Hastings, Pres&CEO
Mktg: Ray E. Marchman, Jr.
PersTr: Paul T. Williams, VP
Robert P. Billingsley, VP
Thomas F. Hart, VP
Robert A. Burke, VP&Sec
Robert M. Burgess, VP
Wayne L. Carson, Jr., TO
TrInv: Ronald H. Henderson, VP
Dean P. Coleman, VP
Joseph R. Diehl, Jr., VP
Wesley T. Haller, VP
Suzanne Wheaton
TrOpers: Michael B. Morgan, 2ndVP
Dolores E. Cappolino, TOpO
Donna E. Hartman, AsstTreas
Nb: David S. Graham, VP
Stephen N. Mortenson, VP
Peter M. Palin, VP
Craig R. Sutherland, TO
Tax: Alec P. Martin, VP
Patricia A. Farrell, 2ndVP
Andrew H. Garmise, TO
Howard L. Usher, TO
RE: Thomas M. Gillespie, TO

PAN AMERICAN BANK OF MIAMI
250 S.E. First St. 33131
305/577-5638 Tr$307 Mil
Hd: John C. Pilcher, SrVP&SrTO
PersTr: Pat W. Mabbatt, VP&TO
TrOpers: Gary Cardenas, VP
TrInv: Ernestine McKay, VP&TrInvO
EmplBen,Nb: Samuel M. Betor, VP

ROYAL TRUST BANK,N.A.
627 S.W. 27th Ave. 33135
305/547-4232 Tr$182 Mil
(Subsidiary of the Royal Trust Co.)
Hd: Gerald L. Price, Jr., DivVP
TrOpers: Holly L. Arencibia, TOpO
Nb: Peter A. Isaia, VP

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
100 S. Biscayne Blvd. 33131
305/577-3282 Tr$2.3 Bil
(Offices in Boca Raton, Bradenton, Ft. Lauderdale, Jacksonville, Largo, Naples, New Smyrna Beach, Orlando, Port Richey, Riviera Beach, Sarasota, Seminole & St. Petersburg)
Hd: H. Willis Day, Jr., SrVP
Admin,PersTr,CorpTr,Nb: John C. Smithson, SrVP
EmplBen: Robert A. Thompson, VP
TrInv,ComTrF: Anthony B. Long, SrVP
TrOpers: Robert M. Landry, SrVP

Miami Beach

CITY NATIONAL BANK OF MIAMI
300 71st Street
P.O. Box 4009 33141
305/868-2964 Tr$65 Mil
(Branch of Miami)
Hd,Nb: James L. Newman, SrVP&TO
Admin: Robert M. Riddle, VP&TO

FLAGSHIP NATIONAL BANK OF MIAMI
1111 Lincoln Road Mall 33139
305/674-5372
(Branch of Miami)

The Directory of Trust Institutions is included in a T&E subscription!

JEFFERSON NATIONAL BANK
301 41st St. 33140
305/532-6451 Tr$50 Mil
Hd: Joseph G. Wallis, SrVP&SrTO
PersTr: Jeffrey Koch, TO
TrInv: Conal Zimmerman, VP
TrOpers: Devora Tepper

Miami Shores

BARNETT BANKS TRUST CO.,NatAssn
9190 Biscayne Blvd. 33138
305/756-3444
(Branch of Jacksonville)
Hd: Dennis P. Clum, VP
TrInv: Michael F. Esser, SrIO
CorpTr: Vincent Gieske, VP

PEOPLES FIRST NATIONAL BANK OF MIAMI SHORES
P.O. Box 277 33153
305/757-5511 Tr$40 Mil
Hd: Eugene F. Magee, VP&TO
Ramona C. Peek, AsstVP

Mount Dora

BARNETT BANKS TRUST CO., NatAssn
Golden Triangle Shopping Center
P.O. Box 1047 32757
904/589-5000
(Branch of Jacksonville)
Mary W. Ream, TO

FIRST NATIONAL BANK
P.O. Box 95 32757
904/383-2111 Tr$56 Mil
Hd,TrInv,Nb: C. Edward Brooks, III, VP&TO

Naples

BARNETT BANKS TRUST CO.,NatAssn
796 Fifth Ave., S.
P.O. Box 488 33939
813/262-1200
(Branch of Jacksonville)
Hd,PersTr: E. L. Brackin, Jr., SrVP
TrInv: Michael F. Esser, SrTrInvO
Hannah D. Lawrence, AsstTO
TrOpers: Paul E. Roadman, TO
Nb: Charles N. Straughan, VP

FIRST NATIONAL BANK OF FLORIDA
4099 Tamiami Trail N.
P.O. Drawer 7579 33941
(Branch of Tampa)
Hd,Nb: H. G. Fisher, Jr., VP&TO

FLAGSHIP NATONAL BANK OF NAPLES
801 Laurel Oak Drive 33940
813/598-0357
Hd,TrInv,Nb: Richard J. Peck, SrVP&TO
Est,PersTr,CorpTr,EmplBen: Robert P. Haley, VP&TO
TrOpers: Mary Halsey, TO

HOSPITAL TRUST OF FLORIDA,N.A.
405 Eighth St., S. 33940
813/263-1600
(Branch of Rhode Island Hospital Trust National Bank, Providence, RI)
Hd: Charles P. Roberts, VP

THE NATIONAL TRUST COMPANY
P.O. Box 1857 33939-1857
813/263-2311
(Branch of Fort Myers)
Hd: Richard K. Bennett, SrVP
PersTr: Mavis H. McHargue, VP
TrInv,ComTrF: Ronald G. MacFarlane, VP
TrOpers: Myrna E. Lewis, AdmO
Nb: Donald A. Jones, VP

NORTHLAKE TRUST BANK OF FLORIDA/ NAPLES, N.A.
530 Fifth Ave., S. 33940
813/262-8800 Tr/c$224 Mil
Hd: Robert T. Morse, Jr., Pres
PersTr: M. Bruce Miner, VP
TrInv: Thomas E. Ingram, VP
TrOpers: Waltraud Hardy, TOpO
Nb: David H. Denby

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
1010 Fifth Avenue South
P.O. Box 7079 33940
813/261-5225
(Branch of Miami)
Hd: D. Fred Garner, VP

New Port Richey

ELLIS FIRST NATIONAL BANK
P.O. Box 397 33552
813/847-2265 Tr$40 Mil
Hd,TrInv,Nb: Charles B. McKenzie, Jr., SrVP&SrTO
PersTr,CorpTr,EmplBen: Alma Marcotte, AsstVP&TO
Est,Gdnshp: Lester Dailey, AsstVP&TO
TrOpers,TDP: Victoria Hamatani

New Smyrna Beach

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
111 N. Causeway 32069
(Branch of Ormond Beach)
Hd: E. Baxter Watkins, SrVP&TO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
200 Canal Street
P.O. Drawer 160 32069
904/428-2401
(Branch of Miami)
Hd: Patricia R. Smith, SrTO

North Miami

COMMERCIAL BANK & TRUST COMPANY
12550 Biscayne Boulevard
P.O. Drawer 61000C 33161
305/759-8511
Hd: James C. Humphreys, VP&TO
David W. Griffin, TO
Elizabeth Barlett, AsstTO

Ocala

BARNETT BANKS TRUST CO.,NatAssn
35 S.E. First Ave.
P.O. Box 550 32670
904/732-2212
(Branch of Jacksonville)
Hd: Albert J. Ingham, VP

FLORIDA NATIONAL BANK
109 West Silver Springs Blvd.
P.O. Box 370 32678
904/732-7541
(Branch of Jacksonville)
Hd: Connie E. Brown, AsstVP&TO

SUN BANKS OF FLORIDA
Trust Banking Group
P.O. Box 310 32670
904/732-3775
(Branch of Orlando)
Hd: Mrs. Marilyn M. Nadeau, VP&TO
TrAdmin: Mrs. Dolores Dalrymple, TO

Orlando

FLAGSHIP BANK OF TAMPA
P.O. Box 6727 32853
305/896-2311
Hd: Nicholas J. Rubino, VP&TO
L. E. Black, VP&TO

FLORIDA NATIONAL BANK
801 North Orange Ave. 32802
305/237-6200
(Branch of Jacksonville)
Mgr: James Dover

KEY TRUST COMPANY OF FLORIDA N.A.
110 Wisteria Ave. 32806
305/432-0154
(A wholly-owned subsidiary of Key Trust Company, Albany, NY)
Terry A. Rodgers, Pres&CEO

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 2951 32802
305/423-9471
(Regional Office)
Hd: W. Shiles McCord, SrVP
PersTr: Anthony Orr, VP&TO
TrInv: John C. Portwood, VP
RetSvcs: Georgia R. Foster, VP

PAN AMERICAN BANK OF ORLANDO,NatAssn
250 N. Orange Ave. 32801
305/841-2610 Tr$110 Mil
Hd,EmplBen: Kenneth E. Reiber, VP&SrTO
PersTr,Est,Nb: L. Craig Martin, VP&TO
TrInv: Michael Walsh, VP&TO
ComTrF: Christopher A. Jones
PersTr,Gdnship: Helen Belbeck, VP&TO
CorpTr,TrOpers: Faye S. Martin, TOpO

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
201 East Pine St., P.O. Box 955 32802
305/237-2051
(Branch of Miami)
Hd: John E. Ross, VP

SUN BANKS OF FLORIDA
Trust Banking Group
P.O. Box 3631 32802
305/237-4324 Tr$2 Bil
(Offices in Bal Harbour, Cape Coral, Daytona Beach, Delray, Dunedin, Fort Lauderdale, Fort Pierce, Lake Wales, Leesburg, Melbourne, Ocala, Orlando, St. Petersburg, Tampa, Vero Beach and Winter Haven)
Chm: Clifford M. Hames
VChm: B. Carter Randall
Hd: Carl E. Stallard, Pres&CEO
TrOpers: Frederick O. Britton, Jr., SrExecVP
InstitGp: Peter E. Houghton, ExecVP
TrInv: James L. Kermes, ExecVP
Plng,Dev: Frank J. Nelson, Jr., ExecVP
Admin: Donald E. Brown, SrVP
EmplBen: Betty C. Peirsol, VP
Tax: H. Lee Blalock, VP
Mktg: Bruce H. Welsh, VP&TrMktgMgr
RE: Kenneth W. Hill, VP

Ormond Beach

FLAGSHIP FIRST NATIONAL BANK OF VOLUSIA COUNTY
200 E. Granada Ave. 32074
904/672-1611 Tr$50 Mil
(Branches in Daytona Beach & New Smyrna Beach)
Hd,TrInv: E. Baxter Watkins, SrVP&TO
PersTr: Marie E. Kramer, AsstTO
TrOpers: Louise Palermo, TOpO
Nb: John T. Anthony, AsstTO

Palm Bay

LANDMARK BANK OF BREVARD
500 Highway U.S. 1
305/725-6084
(Branch of Melbourne)
Nancy J. McFarlane, TO
Randy L. Owen, AsstTO

Palm Beach

BANK OF PALM BEACH & TRUST CO.
40 Coconut Row 33480
305/659-3020 Tr$183 Mil
Hd: Robert E. Southall, SrVP&TO
PersTr: Jack Fogleman, VP&TO
Faye A. Williams, AsstTO
TrInv: Bruce Elwell, AsstVP&TrInvO
Kristopher Kaltenborn, AsstTrInvO
TrOpers: Eileen Minnick, TOpO

BANKERS TRUST COMPANY OF FLORIDA,NatAssn
250 Royal Palm Way 33480
305/833-2470 Tr$187 Mil
(Wholly-owned subsidiary of Bankers Trust New York Corp.)
Hd: Dennis H. Ferro, Pres
PersTr: L. Edward Mitchell, VP
TrInv: Kent R. Herr, VP
TrOpers: Ramiro Bertot, Comp

BESSEMER TRUST COMPANY OF FLORIDA
249 Royal Palm Way 33480
305/655-4030 Tr$371 Mil
Hd: John R. Whitmore, Pres&CEO
Admin: Daniel S. Hall, VP
TrInv: Michael F. Page, SrVP
TrOpers: Fred J. Schwind, AsstVP&AsstComp
Hd,Nb: Robert C. Elliott, ExecVP

CHEMICAL TRUST COMPANY OF FLORIDA, N.A.
249 Royal Palm Way 33480
305/832-6266 Tr$80 Mil
(Wholly-owned subsidiary of Chemical Bank, New York)
Officers:
Michael F. Sassi, Chm
William H. Tylander, Jr., Pres
Lawrence A. Greenberg, VP
Frank J. Giacalone, Jr., VP
Christa M. Hutcheon, TOpMgr

COLONIAL TRUST COMPANY,N.A.
333 Royal Poinciana Plaza 33480
305/659-6700
Hd,Nb: James E. Pangburn, Pres
PersTr,TrInv: Philip C. Barth, Jr., SrVP
TrOpers: Mary Lou O. Goforth, AsstVP

FIRST NATIONAL BANK
255 S. County Rd. 33480
305/655-7165 Tr$600 Mil
Hd: Wyckoff Myers, ExecVP&TO
PersTr: Charles A. Penney, SrVP&TO
CorpTr: Anita F. Blakeslee, VP&TO
TrInv: Miner L. Richards, SrVP-Inv
TrOpers: Louise Rowell, TOpO

FLORIDA COAST MIDLANTIC TRUST CO.,N.A.
Poinciana Plaza 33480
(Branch of Lighthouse Point)
William C. Myers, VP

HOSPITAL TRUST OF FLORIDA,N.A.
350 Royal Palm Way 33480
305/569-0272 Tr$19.6 Mil
(Branch of Rhode Island Hospital Trust National Bank of Providence, RI)
Hd: Gary B. Caplinger, SrVP
PersTr: Richard W. Raybuck, VP

NATIONAL CITY TRUST COMPANY
125 Worth Ave. 33480
305/659-6998
(Branch of Cleveland, OH)

NORTHERN TRUST BANK OF FLORIDA/PALM BEACH,N.A.
300 Royal Poinciana Plaza 33480
305/655-9770 Tr$150 Mil
(Wholly-owned subsidiary of The Northern Trust Corp., Chicago)
Hd: J. Bradford Greer, Pres
PersTr: Gifford Hampton, III, VP
TrInv: Robert Harvey, VP
TrOpers: William Gardner, TOpO
Tom Trillo, OfcMgr
Nb: Lyman Sener, VP

U. S. TRUST COMPANY OF FLORIDA
125 Worth Ave., Ste. 221 33480
305/659-1550 Tr$55 Mil
(Branch of United States Trust Co. of New York)
Hd,TrInv: Trowbridge Callaway, III, Pres
PersTr: Ann S. Cavanaugh, VP
TrOpers: Herbert I. Deitsch, VP
Nb: Felix J. Chmiel, SrVP

Palm Beach Gardens

BARNETT BANKS TRUST CO.,NatAssn
2525 P.G.A. Blvd. 33410
305/694-0040
(Branch of Jacksonville)
Hd: Fred Topi, SrTO
Robert E. Bridson, TO
Dorothy C. Snyder, TO

Over 3,100 Law Firms
& Attorneys at Law
subscribe to
TRUSTS & ESTATES

Palmetto

THE NATIONAL TRUST CO.
700 Eighth Ave., W.
P.O. Box 25 33561-0025
813/722-7181
(Branch of Fort Myers)
Hd: Joseph Strong, VP&TO
TrOpers: Trish Bright, TOpSupv

Panama City

BAY BANK & TRUST CO.
P.O. Box 1350 32402
904/769-3333
Hd,TrInv,EmplBen,Nb: Jack Dayton, VP&TO
PersTr: Missy Christo, AsstTO
TrOpers: Barbara C. Kochevar, TOpO

COMMERCIAL BANK
P.O. Box 2180 32401
904/769-4811 Tr$53 Mil
Hd: Dabney Ramseur, Jr., VP&TO
TrOpers: Cheryle D. McConnell, AsstTO

Pensacola

BARNETT BANKS TRUST CO.,NatAssn
100 W. Garden St.
P.O. Box 1192 32595
904/432-0271
(Branch of Jacksonville)
Hd: James N. Evans, SrTO
Marc J. Albertson, TO
RE: Daniel J. Millham, TO

CITIZENS & PEOPLES NATIONAL BANK
P.O. Box 1072 32595
904/434-2461 Tr$51 Mil
Hd: B. V. Renfroe, VP&SrTO
TrOpers: W. Rhette Anderson, VP&TO

FLORIDA NATIONAL BANK AT PENSACOLA
21 East Garden Street 32575
904/432-6684 Tr/o$30 Mil
(Branch of Jacksonville)
Mgr: J. M. Novota

Plant City

THE HILLSBORO BANK
202 West Reynolds St. 33566
813/754-3711 Tr$3 Mil
Haskell Gray, TO

Pompano Beach

ATLANTIC NATIONAL BANK OF FLORIDA
1620 South Federal Highway 33062
305/782-3800
(Branch of Jacksonville)
Hd: Joseph G. Brown, Jr., VP&TO

THE FIRST BANKERS,NatAssn
2400 E. Atlantic Blvd.
P.O. Box 1000 33061
305/946-7402 Tr$240 Mil
(Branches in Boca Raton and Vero Beach)
Hd: Robert T. Godley, Exec VP
PersTr: Jeffrey Steinig, VP&TrInvO
TrOpers: Janet K. Hanson, TrOpersO
Nb: Rosemary Grady, TBDO

FLORIDA COAST MIDLANTIC TRUST COMPANY,N.A.
2850 N. Federal Hwy., P.O. Box 2066 33061
305/786-3387 Tr$97 Mil
DeptHd,EmplBen: Fredericka F. Achin, ExecVP
PersTrHd: Thomas E. Joyce, VP&TO
PersTr,ComTrF: Lawrence H. Westervelt, TO
PersTr: David W. Griffin, TO
PersTr: Cunera S. Voute, TO
CorpTr,TrOpers: George Z. Miller, VP&TO
TrInv: Robert V. Herzog, TrInvO
Jeffrey J. Keating, SrVP
Nb: W. Blake Smith, ExecVP
William C. Myers, VP
Karl W. Langefeld, TO

FLORIDA (Cont'd)

Port Charlotte

THE NATIONAL TRUST COMPANY
3195 Tamiami Dr.
P.O. Box 2068 33951-2068
813/629-1100
(Branch of Fort Myers)
Hd: J. Maurice Harrell, VP

PORT CHARLOTTE BANK & TRUST COMPANY
Olean Blvd. & Aaron St.
P.O. Box 3032 33952
813/625-6131 Tr$40 Mil
Hd: Robert J. Riley, ExecVP&TO
PersTr: Mary Ann Creech, AsstVP
TrInv: Lisa Carriveau, AsstTO
Probate: Sylvia Stalker, AsstTO

Port Richey

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
P.O. Box 639 34288-0639
813/863-5611
(Branch of Miami)
Hd: Charon M. Bogner, SrTO

Punta Gorda

FLAGSHIP BANK OF TAMPA
P.O. Box 1866 33950
813/639-3151
(Branch of Tampa)
Hd: Frances D. DeGraw, VP&TO

Quincy

CITIZENS BANK & TRUST CO.
(Trust Service Office of Lewis State Bank, Tallahassee, FL)
P.O. Box 760 32351
904/627-7155 Tr$2 Mil
Hd: T. E. Nixon, Pres&TO

THE QUINCY STATE BANK
P.O. Box 898 32351
904/875-1000 Tr/o$30 Mil
Hd: Mary Lil May, TO

Riviera Beach

SOUTHEAST BANK,NatAssn
Financial Planning & Trust Division
3700 Broadway
P.O. Box 4300 33404
305/863-0190
(Branch of Miami)
Hd: Everett Jacobson, VP

St. Augustine

BARNETT BANKS & TRUST CO.,NatAssn
60 Cathedral Place
P.O. Drawer 1929 32084
(Branch of Jacksonville)
Hd: Dorothy Olson, TO

St. Petersburg

ELLIS NATIONAL BANK OF ST. PETERSBURG
P.O. Box 12688 33733
813/896-0021 Tr$8 Mil
Hd: Larry D. Surgeson, VP&SrTO

FLAGSHIP BANK OF TAMPA
P.O. Box 12713 33733
813/525-1111
Hd: Marian Y. Stiner, VP&TO

FLORIDA NATIONAL BANK
700 Central Ave. 33731
813/896-5611
(Branch of Jacksonville)
Mgr: William B. Ellisor

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
Central Avenue at Ninth St., North 33701
813/821-1111 Tr$500 Mil
(Branches in Clearwater & Seminole)
Hd: Ward J. Curtis, Jr., SrVP&SrTO
PersTr: Gary W. Davis, AsstVP&TO
CorpTr: Bengt O. Tjernstrom, AsstVP&TO
TrInv: Vernon B. Gayne, VP&TrInvO
EmplBen: Allen G. Shaffor, AsstVP&TO
TrOpers: Patricia Guerard, TOpO
Nb: Thomas S. Miller, VP&TO

NATIONAL TRUST BANK OF FLORIDA
1000 Tyrone Blvd. 33710
813/347-9711

ROYAL TRUST BANK OF FLORIDA, N.A.
P.O. Box 2942 33731-2942
813/823-9451 Tr$200 Mil
Hd: Gregory E. Miller, SrVP&SrTO
PersTr: Donald E. Bishop, Jr., VP&TO
CorpTr,EmplBen: Lonnie V. Malatino, VP&CTO
TrInv: James C. Parrish, Jr., VP&TrInvO
Nb: Earle W. Clifford, VP&TBDO

RUTLAND BANK
P.O. Box 11311 33733
813/894-4178 Tr$85 Mil
Hd,Admin: Dona L. Metz, SrVP&SrTO
TrInv,Nb: Marvin L. Stull, VP&TO
Admin: William J. Henry, AsstVP&TO
TrOpers: Myrtle Greene, TOpO
Patricia A. Bickel, AdmAsst

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
1075 Pasadena Ave. So. 33707
813/381-4000
(Branch of Miami)
Hd: Nancy Thomas, VP

SUN BANKS OF FLORIDA
Trust Banking Group
301 4th Street North
P.O. Drawer G 33731
813/823-4181
(Branch of Orlando)
RegHd: William H. Clark, Jr., ExecVP
Nb: William E. Reischmann, SrVP
TrInv: Vernon B. Gayne, VP

St. Petersburg Beach

FIRST GULF BEACH BANK & TRUST CO.
7500 Gulf Blvd., P.O. Box 67068 33736
813/367-2786 Tr$50 Mil
Hd: H. Lee Aust, VP&SrTO
PersTr,Mktg: Margaret B. Nursey, TO
PersTr&TrInvSvcs: Ms. Warren H. Reeves
Lucy Kington, AdmAsst
Support&InfoSys: Jean Clark

Sarasota

BANK OF BOSTON TRUST COMPANY OF SOUTHWEST FLORIDA,N.A.
Ste. 203, Snelling Plaza
4000 South Tamiami Trail 33581
(Affiliate of The First National Bank of Boston)
Robert F. Quimby, Pres
Robert H. Mitchell, VP
Donald M. Sikorski, VP
Suzanne F. Lewis, AsstTO

BARNETT BANKS TRUST CO.,NatAssn
240 S. Pineapple Ave., P.O. Box 1299 33578
813/366-7700
(Branch of Jacksonville)
Hd: Walter C. Seiler, VP
F. Jeannie Slinker, AsstTO

CONTINENTAL ILLINOIS TRUST COMPANY OF SARASOTA, NatAssn
15 S. Blvd. of Presidents 33577
813/388-5002
(Branch of Chicago, IL)
Hd: Samuel W. Hunt, Pres
GenMgr: Gail Webster, VP
PersTr: Michael C. Bucell, VP
TrInv: Albert V. Bear, VP
Nb: Richard H. Angelotti, VP

ELLIS BANK & TRUST CO.
P.O. Box 4295 33578
813/366-2580 Tr$400 Mil
Hd: Robert M. Stith, Jr., ExecVP&SrTO
PersTr,EmplBen: Donald B. Griswold, SrVP&TO
TrInv: W. Richard Fox, SrVP&TO
TrOpers: Mary Jones, AsstTOpO
Nb: Alan C. Coltman, VP&TO
Prob,Tax: William F. Arthur, SrVP&TO

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 5767 33579
813/921-5571
(City Trust Office)
Hd: Dirk V. Tolle, VP&Mgr

THE NATIONAL TRUST COMPANY
2001 Siesta Dr.
P.O. Box 5789 33579-0789
813/957-1205
(Branch of Ft. Myers)
Hd: J. Bryan Putnam, SrVP
PersTr: Joanne Bechtold, VP
TrInv: Gary Campbell, VP
TrOpers: Josephine Kuprenko, TOpO
Nb: Robert McDevitt, VP

NORTHERN TRUST BANK OF FLORIDA/ SARASOTA,NatAssn
1515 Ringling Blvd. 33577
813/957-3660 Tr$400 Mil
(Subsidiary of Northern Trust Corp., Chicago)
Hd: Samuel T. Gay, Jr., VP
PersTr: Arthur J. Ferguson, VP
PersTr: Carolyn M. Budde, TO
PersTr: Carolyn A. Fitzpatrick, TO
TrInv: Willard C. Kayser, Jr., VP
TrInv: Robert R. Brown, VP
TrInv: George Lehach, 2ndVP
Nb: Gregory M. Nelson
Nb: Edward J. Schmidt, Jr.
TrOpers: Jo Ann M. Willis, TO
Bkg: Wendell W. Snider, Jr., SrVP
Bkg: Glen T. Rey, VP
BkgOp: Mary Lou Duzen
FinSvcs: Nancy W. Kaari

PAN AMERICAN BANK OF SARASOTA
P.O. Box 2138 33578
813/365-4000 Tr$o/30 Mil
Hd: William B. Key, III, VP&SrTO
PersTr: G. Edwin Herrold
James C. Kinard, Jr., TO
TrOpers: Helen I. Wilson, AsstVP&TO
Nb: John G. Williams, VChmBd
Prob: Diane D. Moisuk, TO

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
1401 Main Street
P.O. Box 267 33578
813/953-8201
(Branch of Miami)
Hd: Robert J. Sheffler, VP
PersTr: Jerome A. Jannopoulo, VP
Nb: Anthony DeDeyn, VP

Satellite Beach

LANDMARK BANK OF BREVARD
[illegible]97 So. Patrick Dr. 32937
305/725-6084
(Branch of Melbourne)
Hd: Nancy McFarlane, TO
Randy L. Owen, AsstTO

Sebring

BARNETT BANKS TRUST CO.,NatAssn
231 Ridgewood Drive
P.O. Box 1946 33870
813/385-1518
(Branch of Jacksonville)
Hd: Benton Spiker

FLAGSHIP FIRST NATIONAL BANK OF HIGHLANDS CO.
P.O. Box 2448 33870
813/385-5101 Tr$31.5 Mil
Hd: Lawrence E. Ford, III, VP&SrTO

Seminole

LANDMARK UNION TRUST BANK OF ST. PETERSBURG,NatAssn
6801 Seminole Blvd. 33542
813/393-3411
(Branch of St. Petersburg)

SOUTHEAST BANK,NatAssn
(Financial Planning & Trust Division)
7700 Seminole Blvd. 33542
813/397-7411
(Branch of Miami)
Hd: James E. Lashbrook, VP

South Miami

FIRST NATIONAL BANK OF SOUTH MIAMI
P.O. Box 431000 33143
305/667-5511 Tr$35 Mil
Hd: John J. Murphy, VP&SrTO
TrOpers: Deloris Patterson Bain, TOpO
Nb: Gale K. Hovey

Stuart

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 2316 33494
305/287-4000 Tr$160 Mil
Hd,Nb: John R. Casar, SrVP&SrTO
PersTr,CorpTr: Gary I. Schultz, VP&TO
TrInv: Gary Hays, VP&TO
TrOpers: Gary J. Steele, AsstVP&TO

FLORIDA NATIONAL BANK OF MARTIN COUNTY
301 East Ocean Blvd.
P.O. Box 2436 33494
305/287-4200 Tr$6.9 Mil
(Branch of Jacksonville)
Hd: Dale T. Abrahamson, VP&SrTO
PersTr: James H. Kendall, TO

WILMINGTON TRUST OF FLORIDA, N.A.
1111 South Federal Highway
P.O. Box 1199 33495
305/286-3686
(Subsidiary of Wilmington Trust Co., Wilmington, DE)
Hd: Douglas W. Poulter, Pres
PersTr,TrOpers: W. Craig Marshall, VP
TrInv: Stephen R. Shaw, VP
Nb: Robert B. Landon, VP

★Tallahassee

BARNETT BANKS TRUST CO.,NatAssn
Calhoun at Jefferson, P.O. Box 5257 32301
904/224-1111
(Branch of Jacksonville)
Hd: Robert J. Suter, SrTO

CAPITAL CITY FIRST NATIONAL BANK
P.O. Lock Drawer 900 32302
904/224-1171 Tr$27 Mil
Hd: Carl G. Monson, VP&TO
Patricia A. Rosa, AsstTO

THE LEWIS STATE BANK
215 S. Monroe St. 32301
904/224-2121 Tr$20 Mil
Hd: Kenneth L. Pray, Jr., SrVP&TO
TrOpers: Elaine E. Lotspeich, TO

Tampa

BARNETT BANKS TRUST CO.,NatAssn
1000 N. Ashley Dr., P.O. Box 23813 33623
813/225-8102
(Branch of Jacksonville)
Hd: Robert J. Lesperance, SrTO
TrInv: Richard McFadyen, IO
CorpTr: David S. Raudman, VP

THE CITIZENS & SOUTHERN NATIONAL BANK
10006 North Dale Mabry Road 33618
813/961-2038
(Branch of Atlanta)
Corp&InstitInvMktg: J. Dan Davis, VP

FIRST NATIONAL BANK OF FLORIDA
P.O. Box 1810 33601
813/224-1861 Tr$875 Mil
(Branches in Bradenton, Marco Island, Naples & Venice)
Hd: James M. Kelly, ExecVP&SrTO
PersTr: John J. Howley, SrVP&TO
CorpTr: Richard L. Care, VP
TrInv: Roland A. Wilson, III, SrVP
ComTrF: Ronda J. McIndoe, AsstTO
EmplBen: R. J. Poe, SrVP&TO
TrOpers: L. C. McDonough, VP

FLAGSHIP BANK OF TAMPA
P.O. Box 1498 33601
813/224-2121 Tr$200 Mil
(Branches in Orlando, Punta Gorda & St. Petersburg)
Hd: John M. Tapley, SrVP&SrTO
PersTr: Robert A. Barnett, VP&TO
CorpTr: Gilman Gauvin, TO
TrInv: John R. George, VP&TrInvO
EmplBen: William F. Tarry, VP&TO
TrOpers: Frank McLaughlin, VP&TOpO

NCNB NATIONAL BANK OF FLORIDA
P.O. Box 1469 33601
813/224-5201 Tr$4.2 Bil (NCNBCorp)
(Regional Trust Offices: Boca Raton, Orlando; City Trust Offices: Clearwater, Ft. Lauderdale, Ft. Myers, Sarasota, Winter Haven)
Hd: W. Shiles McCord, SrVP&TO
PersTr: Herbert C. M. Hoover, SrVP&TO
CorpTr: Edgar Trocke, VP&TO
TrInv,ComTrF: John Willoughby, VP
TrOpers: William Meehan, VP
PersTr,Nb: Joseph L. Simmons, VP
CorpTr,Nb&EBP: David Yearwood

PNC TRUST COMPANY OF FLORIDA, N.A.
5th Ave. & Wood St. 15265
Kenneth F. Dornbush

SUN BANKS OF FLORIDA
Trust Banking Group
3863 S. Dale Mabry 33611
813/839-3311
(Branch of Orlando)
Hd: Robert W. Andrews, Jr., SrVP&TO

Tequesta

BARNETT BANKS TRUST CO.,NatAssn
U.S. #1 & Tequesta Dr.
P.O. Box 3327 33548
305/845-3400
(Branch of Jacksonville)
Hd: John R. Simpson, VP
PersTr: Edward M. Ohlhaber, SrTO
TrInv: John Pace, TrInvO

Valparaiso

VALPARAISO BANK & TRUST CO.
23 John Sims Pkwy. 32580
904/678-4141 Tr/o$20 Mil
(Branch in Fort Walton)
Hd: James M. Johnson, III, VP&TO

Venice

FIRST NATIONAL BANK OF FLORIDA
(Venice-Nokomis Office)
P.O. Box 676 33595
813/488-0500 Tr$100 Mil
(Branch of Tampa)
Hd,Nb: Anthony H. Levering, SrVP&SrTO
PersTr: Harry M. Reeser, III, SrVP&TO
Alfred Frank, Jr., VP&TO
Linda A. Bayard, AsstTO
J. Sherrick Gilbert, AsstTO
TrInv: I. W. Sieffert, SrVP&TrInvO
TrOpers: Louis A. Geller, AsstVP&TOpO
Prob: Mary G. Toundas, AsstTO

FIRST NATIONAL BANK OF VENICE
P.O. Drawer 1847 34284-1847
813/484-0481 Tr$100 Mil
Hd,Nb: Lloyd E. O'Meara, VP&SrTO
Hd,Admin: Ted F. Ruckert, VP&TO
PersTr: Lee Burns, VP&TO
TrInv: Edise Sievers, TrInvAdm
TrOpers: Debra Lawrence, OpersAdm
Probate: C. Kelley Corbridge, ProbAdm

Vero Beach

THE BEACH BANK
755 Beachland Blvd. 32963
305/231-2404 Tr$60 Mil
Hd: H. R. Chenault, Jr., VP&SrTO
PersTr: Robert E. Poysell, Jr., TO
PersTr: Lois J. Thomas, TO
TrOpers: Rose Ann Ledford, TOpO

THE FIRST BANKERS OF INDIAN RIVER COUNTY
2004 Fourteenth St.
P.O. Box 1269 32960
305/569-5500
(Branch of Pompano Beach)
Hd: P. Richard Zutterling, VP&TO
Judith L. Villanova, TO
Linda Darlene Jones, AsstTO

FLORIDA NATIONAL BANK
1001 20th Place
P.O. Box 850 32961-0850
305/562-8183 Tr$30 Mil
(Branch of Jacksonville)
Hd,Nb: William P. Stewart, VP&SrTO
PersTr: Ann Freeman, TO

PENNSYLVANIA TRUST COMPANY OF FLORIDA, N.A.
P.O. Box 4026, Beach Station
3003 Cardinal Drive 32960
305/231-6910
(Division of Northeastern Bancorp, Scranton, PA)
Hd: Lonas V. Ledebur, Pres

SUN BANKS OF FLORIDA
Trust Banking Group
1716 AIA 32960
305/461-6300
(Office of Orlando)
Hd: John R. Jackson, VP

West Palm Beach

ATLANTIC NATIONAL BANK OF FLORIDA
P.O. Drawer G 33402
305/655-8833
(Trust Branch of Jacksonville)
Hd: J. H. Paulsen, II, VP&TO

FLORIDA NATIONAL BANK OF PALM BEACH COUNTY
303 First Street
P.O. Box 3046 33402
305/832-4161 Tr/o$12 Mil
(Branch of Jacksonville)
Hd: Brenda L. Earl, VP&SrTO
TrOpers: Linda Parks, Mgr
Nb: Tom Bowman, VP&TO

HARRIS TRUST COMPANY OF FLORIDA
501 S. Flagler Drive 33401
305/833-6650
(A wholly owned subsidiary of Harris Bankcorp-Chicago)
Hd: Jay L. Owen, Pres

NBD TRUST COMPANY OF FLORIDA,NatAssn
The Reflections Office Center, Ste. 602
450 Australian Ave. South 33401
305/659-0800
(Subsidiary of NBD Bancorp, Inc., Detroit, MI)
John F. Fralick, Pres
James W. Thompson, VP
Donald H. Windfelder, VP
Nb: John W. McGowan, VP

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

FLORIDA (Cont'd)

Winter Haven

BARNETT BANKS TRUST CO,NatAssn
11 Fifth St., S.W.
P.O. Box 820 33880
(Branch of Jacksonville)
Hd: Richard C. Cheney, SrTO

NCNB NATIONAL BANK OF FLORIDA
P.O. Drawer 189 33880
813/294-4411
(City Trust Office)
Hd: Kathleen O. Cress, VP&Mgr
PersTr: W. G. Freeman, VP
PersTr,Nb: A. E. Sasso, VP

SUN BANKS OF FLORIDA
Trust Banking Group
595 Cypress Gardens Blvd. 33880
813/967-4411
(Branch of Orlando)
Hd,Nb: Samuel W. Hart, VP

Winter Park

BARNETT BANKS TRUST CO.,NatAssn
250 Park Avenue, P.O. Box 1000 32789
305/646-3274 Tr$250 Mil
(Branch of Jacksonville)
Hd: Lawrence B. Smyre, III, RegVP
James R. Lobley, VP
Nancy R. Bradford, SrTO
Rachel R. Askew, SrTO
William F. King, Jr., SrTO
TrInv: Frank A. Dwyer, TrInvO
RE: Kathryn B. Smith, TO

FREEDOM SAVINGS AND LOAN ASSOCIATION
750 S. Orlando Ave. 32789
305/646-6351 Tr$135 Mil
Hd: James R. Muehlbauer, SrVP&SrTO
EmplBen: Patricia Hindes, TO
PersTr: John G. Lochnicht, VP&TO
CorpTr: Charles Benitez, TO
TrInv: David F. Currier, VP&TO
TrOpers: Roberta Levinson, TO
Nb: Edward H. Christy, VP&TO

GEORGIA

Albany

THE CITIZENS & SOUTHERN BANK OF ALBANY
P.O. Box 1309 31703
912/432-4250 Tr$24.5 Mil
(Affiliate of C&SNB, Atlanta)
Hd: Randy Sherrer, VP&TO

FIRST STATE BANK & TRUST CO.
333 Broad Ave. 31702
912/432-8090 Tr/o$70 Mil
Hd,CorpTr,Nb: Joseph B. Powell, Jr., SrVP&TO
PersTr: James D. Lanier, AsstVP&TO
TrInv,ComTrF,TrOpers: James L. Mauldin, AsstVP&TO
EmplBen,TrOpers: W. R. Stratford, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 1912 31703
912/883-5000 Tr$3.933 Mil
Hd: R. L. Farrar, Pres

TRUST COMPANY BANK OF SOUTH GEORGIA
410 Broad Ave. 31702
912-436-8421 Tr$7 Mil
Hd: Ralph Phillips, SrTO

Athens

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 992 30613
404/549-8700
(Branch of Atlanta)
Hd: George Whitton, VP&TO

THE FIRST NATIONAL BANK OF ATHENS
P.O. Box 1807 30603
404/546-1866 Tr$35 (Book) Mil
Hd: C. David Bell, SrVP&TO
Sanders F. Hale, VP&TO

★Atlanta

BANK OF THE SOUTH,NatAssn
55 Marietta St. N.W. 30303
404/529-4611 Tr$250 Mil
Hd: Ken C. Coker, SrVP
PersTr: Robert B. Rountree, VP&SrTO
CorpTr: Fran Spotts, AsstVP&TO
TrInv: Philip Larkins, VP
TrOpers: James Berrong, VP&TO
EmplBen: Suzanne Whilden, AsstVP&TO

THE CITIZENS & SOUTHERN NATIONAL BANK
99 Annex 30399
404/581-2121 Tr$4.6 Bil
(Branches in Athens, Augusta, Macon, Savannah & Valdosta; Tampa, FL; Affiliates in Albany & LaGrange)
TRUST DIVISION
Hd: William B. Stark, ExecVP
CorpTr&AdmSvcs: Kenneth J. Phelps, SrVP
TrOpers,ComTrF: Archibald Robertson, III, VP
SecurSvcs,Cust,Sfkpg: Denis McWhorter, VP
CorpTr: Anthony A. Guthrie, VP
StkTrans: Jerry W. Dawson, VP
EmplBen: Thoben F. Elrod, Jr., VP
CorpTr&InstitInvMktg: Richard Schweitzer, VP
PersTr: Larry B. Hooks, SrVP
PersTrMktg: Frank Bulloch, SrVP
INVESTMENT COUNSELING DIVISION
Hd: David W. Meese, ExecVP
Mktg: James R. Wood, SrVP

FIRST NATIONAL BANK-MAIN
Trust Dept.-M.C. 630
2 Peachtree St., NW 30383
404/588-6669 Tr$2.3 Bil
(Branches in Atlanta, Dalton, Decatur & Gainesville)
Hd: George W. P. Atkins, Jr., SrVP
PersTr,Nb: Eugene A. Hayes, VP
CorpTr: Julian C. Jett, Jr., VP
TrInv: David M. Parker, SrVP
ComTrF: Milton E. Miller, VP
Joseph H. Waterfill, VP
EmplBen,Nb: Raymond H. Sapp, VP
TrOpers: Kenneth P. Smith, VP
TDP: Herbert W. Richardson, VP

FIRST NATIONAL BANK-BUCKHEAD
3040 Peachtree Rd. NW 30305
404/231-7869
(Branch of Atlanta)
Mgr: Edward S. Linsley, VP

NATIONAL BANK OF GEORGIA
P.O. Box 1343 30301
404/586-8100 Tr$433 Mil
Hd: John H. Guess, ExecVP
PersTr: Robert H. Tolleson, GpVP&TO
CorpTr,EmplBen: A. Ray Crider, GpVP&TO
TrInv,ComTrF: Anne D. Coleman, TrInvO
TrOpers: Bette Heaberlin, VP&TO

MH/EDIE INVESTMENT COUNSEL
Peachtree Cain Tower
229 Peachtree St. NE, Ste. 2205 30303
404/659-3810
Fred R. Betts, RegMgr

RELIANCE TRUST COMPANY
3295 Northcrest Rd. NE 30340
404/938-6400 Tr$36 Mil
Hd,TrOpers,Nb: A. J. Braswell, Pres
CorpTr: P. E. Ellerbee, AsstVP
TrInv: R. J. Wilson, VP
EmplBen: P. B. Barbaric, AsstVP

TRUST COMPANY BANK
P.O. Box 4655 30302
404/588-7571 Tr$3.4 Bil
Hd: Jesse S. Hall, ExecVP
PersTr: E. Larry Edison, SrVP
CorpTr,EmplBen: C. Linden Longino, SrVP
TrInv,ComTrF: Lawrence J. Trotti, SrVP
TrOpers: Thomas L. Lanier, SrVP
Nb: H. Hamilton Smith, SrVP

Augusta

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 912 30903
404/828-8208
(Branch of Atlanta)
Hd: Carlton S. Faulk, VP

FIRST NATIONAL BANK & TRUST CO.
801 Broad St. 30903
404/722-5311 Tr$101 Mil
Hd: H. C. McGowan, Jr., SrVP&TO

GEORGIA RAILROAD BANK & TRUST CO.
P.O. Box 1211 30913
404/823-2676 Tr$100 Mil
Hd: William J. Boswell, Jr., VP&TO
PersTr: William D'Antignac, AsstVP&TO
Wallace M. Dorn, AsstVP&TO
Iva N. Williamson, AsstVP&TO
TrInv: Jeremy M. Coghlan, AsstVP&TO
EmplBen: Charles B. Thompson, III, PenTO
TrOpers: W. Robert Graybill, AsstVP&TO

Bainbridge

THE CITIZENS BANK & TRUST CO.
P.O. Box 707 31717
912/246-4242 Tr/u$1 Mil
Hd: R. L. Rich, Jr., Pres&TO

Brunswick

AMERICAN NATIONAL BANK OF BRUNSWICK
P.O. Box 1398 31521
912/265-4960 Tr$56 Mil
(Branch in Jesup)
Hd: Mary Virginia Jones, VP&TO
TrOpers: Betty K. Kennedy, VP&TO
TrInv,CorpTr: William S. Burdell, Jr., VP&IO
PersTr,EmplBen: Thomas B. Clifton, Jr., TO

THE COASTAL BANK OF GEORGIA
P.O. Box 1024 31521
912/264-4311 Tr$12 Mil
(Branch in St. Simons Island)
Hd,TrInv,EmplBen,Nb: Thomas G. Lowry, VP&TO

Calhoun

CALHOUN FIRST NATIONAL BANK
P.O. Box 12169 30701
404/629-4531 Tr/o$5 Mil
George Crowley, UPICsh&TO
TrOpers: Mrs. Linda Ruddell, TOpO

Camilla

PLANTERS & CITIZENS BANK
21 North Harney St. 31730
912/336-5271
Hd: Joe B. Adams, Pres&TO

Carrollton

PEOPLES BANK
P.O. Box 70 30117
404/834-0821 Tr$14 Mil
Hd: W. Dan Chance, VP&TO

Cedartown

FIRST NATIONAL BANK OF POLK COUNTY
P.O. Box 228 30125
404/748-1750 Tr$9 Mil
Hd: Glenn L. Mitchell, Jr., VP&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Columbus

COLUMBUS BANK & TRUST CO.
P.O. Box 120 31902
404/571-2146 Tr$450 Mil
Hd: Samuel M. Wellborn, III, SrVP&TO
PersTr: Michael E. Turner, VP&TO
CorpTr: Alice R. Herin, AsstVP&TO
TrInv,ComTrF: John W. Walden, Jr., VP&IO
EmplBen: Don Morgan, TO
TrOpers: Dewayne Jenkins, TOpO
Nb: William M. Pickard, VP&TO
TrTax: Mial D. Stafford, VP&TO
Addie Cunningham, TO
RE: Buford King
DisBrkg: Thomas N. Austin

FIRST NATIONAL BANK OF COLUMBUS
P.O. Box 40 31993
404/571-6500 Tr$120 Mil
Hd,Inv,Nb: Douglas R. Cockrill, SrVP&TO
DirOpers,EmplBen: Charles H. Kent, VP&TO
TrOpers: Ellen L. Kerr, SrTO
CorpTr,PersTr: W. R. Luttrell, Jr., SrTO
PersTr: Mrs. Doris R. Brown, TO
EmplBen,CorpTr: Mrs. Linda U. Hadley, TO
Re: E. Buford King, III, AsstVP
Admin: Mrs. Martha T. Eubanks

THE NATIONAL BANK & TRUST CO.
P.O. Box 431 31902
404/324-4792 Tr$87 Mil
Hd,PersTr,TrInv: Robert S. Poydasheff, VP&TO
PersTr,EmplBen,ComTrF,TrOpers: Kenneth L. Lancaster, TOpO
PersTr: Romayne W. Lloyd, AsstTO
RetConslt: F. S. Taylor
Tax,PersTr: Anthony D. Link, AsstTO

Cornelia

FIRST NATIONAL HABERSHAM
(Branch of Gainesville)
404/778-2115
Hd: Robert H. Stanley, VP&TO

Dalton

FIRST NATIONAL BANK
P.O. Box 1088 30720
404/278-2265 Tr$31 Mil
(Branch of Atlanta)
Hd: Raymond S. Price, TO

HARDWICK BANK & TRUST COMPANY
201 West Waugh St. 30720
404/278-3030 Tr/u$1 Mil
Hd: W. Hulen Barbaree, Pres&TO
K. W. Gong, VP&AsstTO

Decatur

FIRST NATIONAL BANK-DECATUR
315 W. Ponce de Leon Ave. 30031
404/588-6608
(Branch of Atlanta)
Victor R. Page, TO
Ed. G. Cunningham, TO

Gainesville

THE CITIZENS BANK
402 Washington St. 30501
404/536-3404 Tr$9 Mil
Hd: Philip M. Rollings

FIRST NATIONAL BANK
P.O. Box 937 30503
404/535-5562 Tr$90 Mil
(Branch in Cornelia)
Hd: Thomas W. Sweet, GpVP&TO
EstAdm,PersTr,CorpTr: J. D. Baumgardner, VP&TO
TrInv,ComTrF: Peter D. Miller, VP&TO
TrOpers: Joyce Chester, TOpO
Nb: Robert H. Stanley, VP&TO
EmplBen: Wanda White, AsstTO

FIRST NATIONAL BANK OF ATLANTA
P.O. Box 978 30503
404/534-3501
(Branch of Atlanta)
Hd: Allen Payne Long, CitySrVP

Griffin

THE BANK OF GRIFFIN
P.O. Box 19 30224
404/227-1313 Tr$3 Mil
Hd: Jerry Savage, Pres

COMMERCIAL BANK & TRUST CO.
P.O. Drawer C 30224
404/228-2714 Tr$64.8 Mil
Hd: L. H. Thompson, Jr., SrVP&TO
Richard M. Hunter, AsstVP&TO
Rosa D. Stewart, AsstTO

FIRST NATIONAL BANK OF GRIFFIN
P.O. Drawer F 30224
404/227-2251 Tr$10 Mil
Hd: Robin W. Nance, VP&TO

Jesup

AMERICAN NATIONAL BANK OF BRUNSWICK
204 W. Cherry St. 31545
912/427-2011
(Branch of Brunswick)
Hd: Mary Virginia Jones, VP&TO

La Grange

THE CITIZENS & SOUTHERN BANK OF WEST GEORGIA
P.O. Box 1309 30241
404/884-6611 Tr$18.5 Mil
(Affiliate of C&SNB, Atlanta)
Hd: James B. Parker, TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 250 30241
404/884-3371
Hd: Howard R. Park, Pres&TO
Nb: William M. Pickard, VP&TO

Louisville

FIRST NATIONAL BANK
P.O. Box 467 30434
912/625-7291 Tr$2 Mil
Hd: W. F. Easterlin, Jr., Pres&TO
Olin R. Jackson, ExecVP&AsstTO

Macon

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 4007 31213
912/744-6455
(Branch of Atlanta)
Hd: Don A. Pinson, VP

GEORGIA BANK & TRUST CO.
P.O. Box 29 31298
912/746-0511 Tr$25 Mil
Hd: Jack Haugabook

TRUST COMPANY BANK OF MIDDLE GEORGIA,NatAssn
P.O. Box 4248 31208
912/741-2265 Tr$125 Mil
Hd: Robert W. Greene, SrVP&TO
PersTr: Mary D. Kearnes, FVP&TO
CorpTr: William R. Jones, TO
TrInv,ComTrF,EmplBen: Dora Jean McCardel, TO
TrOpers,TDP: Franklin S. Stokes, SrTOpO
Nb: Marion H. Liles, Jr., SrTO

Marietta

THE FIRST NATIONAL BANK
P.O. Box 409 30061
404/429-3808 Tr$26 Mil
(Branch of Marietta)
Hd: Mrs. Pat Clendenen, VP
PersTr: Ann Canipe, TrRep
PersTr,TrOpers: Marge Dickey, AsstVP
CorpTr,EmplBen: Melissa Spencer, TO

THE FIRST NATIONAL BANK OF COBB CO.
P.O. Box 409 30061
404/429-3808 Tr$30 Mil
Main Office
Hd: Larry W. Hayes, SrVP&TO
PersTr: Pat Clendenen, AsstVP
EmplBen: Melissa Spencer, AsstVP
TrOpers: Jan Elrod

Monroe

NATIONAL BANK OF WALTON COUNTY
P.O. Box 728 30655
404/267-6511 Tr/o$2.5 Mil
Hd: Mary W. Walker, Pres&TO
PersTr: Cynthia Castleberry, AsstTO
Charles T. Ruark, ExecVP&AsstTO

Profit from the Lion's Tax Exempt Income Service

A professionally managed investment service for your bank's retail, custody and personal trust customers.

This new service from Dreyfus now enables you to offer your customers a varied selection of professionally managed tax exempt funds—short, intermediate and long-term—as well as specialty funds exempt from state tax. You benefit from our expertise in tax exempt investments, plus our top flight operations and marketing support—all for far less than it would cost to establish your own program. For further information, call Don Nanfeldt toll free at 1-800-225-2664 or in New York at 212-308-2530.

Dreyfus
Service Corporation
600 Madison Avenue, New York, NY 10022

GEORGIA (Cont'd)

Moultrie

MOULTRIE NATIONAL BANK
P.O. Box 849 31768
912/985-1120 Tr$12 Mil
Hd: William E. Plowden, Jr., VP&TO

Pelham

FARMERS BANK OF PELHAM
P.O. Box 667 31779
912/294-2691 Tr/u$1 Mil
Hd: W. Terry Palmer, Pres&TO
Wm. T. Hand, Csh,AsstTO&VP

Rome

THE FIRST NATIONAL BANK
P.O. Drawer B 30162
404/291-4421 Tr$32 Mil
Hd: Roger W. Goss, VP&TO
TrOpers,Admin: Doris C. Earle, AsstVP&TO
TrAdmin: Claude H. Saunders, AsstVP&TO
THE NATIONAL CITY BANK OF ROME, GA
P.O. Box 1193 30161
404/291-9000 Tr$45 Mil
Hd: Gregory C. Wilkes, SrVP&TO
Adm: Robert W. Steinbruegge, VP&TAdmO
TrOpers: Mrs. Betty Ayers, AsstVP&TOpO
ROME BANK & TRUST CO.
P.O. Drawer L 30161
404/291-0123 Tr$3.5 Mil
Hd: Frank H. Redwine, III, VP&TO

Hawaiian Trust Company, Ltd. is Hawaii's largest and oldest trust company with over $2.3 billion under management for accounts of all sizes.

Hawaiian Trust Company, Limited

Financial Plaza of the Pacific
P.O. Box 3170
Honolulu, Hawaii 96802
Phone (808) 525-8511
Wailuku

St. Simons Island

THE COASTAL BANK OF GEORGIA
(Branch of Brunswick)
Hd: Thomas G. Lowry, VP&TO

Savannah

THE CITIZENS & SOUTHERN NATIONAL BANK
22 Bull St. 31401
912/944-3460
(Branch of Atlanta)
Hd: Joe Daniel, Jr., VP&TO
SAVANNAH BANK & TRUST CO.
P.O. Box 9947 31412
912/234-3441 Tr$190 Mil
Hd: Roger A. Littell, ExecVP
PersTr: Lewis M. Little, Jr., TO
PersTr: Henry F. Garlington, TO
EmplBen: Patrick J. McCarl, VP
CorpTr: Thomas I. Pierce, AsstTO
EmplBen: E. Bryan Connerat, Jr., AsstTO
TrInv: William J. Lieberman, TrInvO
TrOpers: R. L. Rentz, TO
TRUST COMPANY BANK OF SAVANNAH
P.O. Box 8668 31412
912/233-4111
Hd: Ralph B. Small, SrVP&TO
TrAdmin: Donald R. Correll, VP&TO
TrOpers: Lucile K. Smith, SrTOpO
Frances L. Korte, AsstTO

Statesboro

FIRST BULLOCH BANK & TRUST CO.
40 North Main St. 30458
912/764-6611 Tr$4.9 Mil
Hd: John B. Barton, VP&TO
SEA ISLAND BANK
P.O. Box 568 30458
912/764-6181 Tr$5 Mil
Hd: Albert Burke, VP&TO

Thomasville

THE CITIZENS & SOUTHERN NATIONAL BANK
P.O. Box 1178 31799

Toccoa

BANK OF TOCCOA
P.O. Box 430 30577
404/886-9421 Tr/o$6 Mil
Hd: Charles E. Nelson, VP&TO
TrOpers: Betty B. Fuller, AsstVP&TO

Valdosta

THE CITIZENS & SOUTHERN NATIONAL BANK
106 South Patterson 31601
912/242-6120
(Branch of Atlanta)
Hd: Steve Chitty, VP&TO
FIRST NATIONAL BANK
P.O. Box 848 31601
912/244-2740 Tr/o$6 Mil
Hd: Donald T. Schutt, Pres&TO
TrOpers: Sandra Fletcher
FIRST STATE & TRUST COMPANY
527 N. Patterson St. 31601
912/242-5725 Tr$2 Mil
Hd: Harry S. Evans, VP&TO

Vidalia

DARBY BANK & TRUST CO.
P.O. Box 870 30474
912/537-8813
Hd: J. F. Darby, Jr., Pres&TO
TrOpers: Anne D. Conner, AsstTO

Waycross

FIRST NATIONAL BANK
P.O. Box 59 31501
912/283-1516 Tr/o$20 Mil
Hd: William K. Rhodes, SrVP&TO
TrOpers: Cheryl F. Jardine, AsstCsh

Waynesboro

BANK OF WAYNESBORO
P.O. Box 637 30830
404/554-5171
Hd: W. H. Harper, Jr., Pres&TO
Marjorie O. Dales, AsstVP&AsstTO

West Point

FIRST NATIONAL BANK
P.O. Box 350 31833
404/645-2944 Tr/u$1 Mil
Hd: Jack P. Keith, Pres&SrTO
Rudine J. Heggood, TO

HAWAII

Hilo

BISHOP TRUST CO., LTD.
P.O. Box 397 96720
808/935-3737
(Branch of Bishop Trust Co., Ltd., Honolulu)
Mgr: Judy D. Malagday, AsstVP
FIRST HAWAIIAN BANK
1205 Kilauea Ave. 96720
808/969-2222
(Branch of Honolulu)
Hd: Clifford U. Dias, TO

★ Honolulu

AMERICAN TRUST CO. OF HAWAII, INC.
1203 Davies Pacific Center 96813
800/367-5210 Tr$650 Mil
Hd: Robert R. Midkiff, Pres
Mktg,PersTr: Koki Akamine, AsstVP
TrOpers: Lloyd Kaneshige, VP&Treas
TrAdmin: Stephen E. Harris, VP
EbTMktg: Kathy Christiansen, MktgO
Hawaii Land Trust: Carol Mon Lee, VP
EmplBen: William E. Adams, VP
Nb: Conrad K. Akamine, VP
BISHOP TRUST CO. LTD.
P.O. Box 2390 96804
808/523-2111 Tr$1.5 Bil
(Branch in Hilo)
Hd: Clair O. Harding, Pres&CEO
PersTr: Warren J. Gunderson, VP&SrTO
CorpTr: James E. Connor, VP&CTO
TrInv: Herbert Ho, VP&IO
EmplBen: Daniel P. Zaehring, VP&TO
TrOpers: James L. Kennedy, Jr., VP&OpMgr
Nb: John I. Seth, VP
RE: Edward M. Katchur, VP
Prob: Donald R. Kenney, VP&TO
Taxes: Patricia M. Nunan, VP&TxO
Fin: Gary Y. Watanabe, FinVP&TO
TDP: Robert E. Reilly, VP
FIRST HAWAIIAN BANK
P.O. Box 3200 96847
808/525-7188 Tr$800 Mil
(Branches in Kahului & Hilo)
Hd: Guernsey Curran, III, SrVP&Mgr
PersTr: Dean E. Witt, VP&SrTO
RE: Mason Hironaka, AsstVP
CorpTr: Neal T. Okamoto, VP
TrOpers: Mark Yoshida, AsstVP
Nb: W. G. Mann, VP&TO
TrInv: Leon J. Munson, VP&TrInvO
Prob: Glenn T. Katahara, AsstVP

FIRST INTERSTATE BANK OF HAWAII
P.O. Box 2000 96805
808/525-6874 Tr$25 Mil
Hd: Jack Van Osdol, VP&Mgr

HAWAIIAN TRUST CO. LTD.
Financial Plaza of the Pacific
111 S. King St. 96813
808/525-8511 Tr$2.3 Bil
(Branch in Wailuku)
Hd: W. E. Aull, Pres&CEO
D. Philpotts, ExecVP
PersTr: T. J. MacDonald, VP&Sec
TrOpers: W. C. Freitas, VP&Treas
EmplBen: R. E. Cooling, VP
TrInv,ComTrF: W. J. Barton, VP
FinSvcs: J. J. Fuller II, VP
Re: R. E. Hagstrom, VP
Prob: G. S. Morimoto, VP
Tax: C. A. Gibbs, VP
ChTr: Jane Giddings, VP
Acct: T. Tamura, VP
Mktg: D. T. Stevenson, VP

Kahului

FIRST HAWAIIAN BANK
P.O. Box 157 96732
808/877-2339
(Branch of Honolulu)
Hd: W. G. Mann, VP&TO

Wailuku

HAWAIIAN TRUST CO., LTD.
Wailuku Townhouse, Ste. 102
P.O. Box 1035 96793
808/244-7965
(Branch of Honolulu)
Hd: Russell Pugh, Mgr&VP
PersTr: J. M. Banks, VP

IDAHO

★Boise

FIRST INTERSTATE BANK OF IDAHO,NatAssn
P.O. Box 5757 83705
208/383-5136 Tr$186 Mil
Hd: Ralph E. Keleher, SrVP
PersTr: A. C. Peck, VP&SrTO
CorpTr,Prob: F. H. Rohwer, VP&SrTO
TrInv,ComTrF: G. P. McAllister, VP
EmplBen: Sallie J. Wendt, TO
TrOpers: Teresa Blankenburg, TO

FIRST SECURITY BANK OF IDAHO,NatAssn
Trust Division
P.O. Box 2618 83701
208/384-6750 Tr$175 Mil
(Branch in Pocatello)
Hd: Dean Buffington, VP,TO&Mgr
PersTr: John Parrish, VP&TO
CorpTr: Maggie Myers, AsstTO
TrInv,ComTrF: Rick Vycital
TrOpers: Tom Avedovech, AsstVP&TO
EmplBen: Mark Simonson, TO

IDAHO FIRST NATIONAL BANK
P.O. Box 7928 83707
208/383-7200 Tr$800 Mil
(Branches in Coeur d'Alene, Idaho Falls, Pocatello & Twin Falls)
Hd: Donn A. Miller, SrVP&Mgr
PersTr: Stanley K. Fornander, VP&Mgr
TrInv: Gregory L. Watson, VP&Mgr
TrOpers: Peter L. Kierland, VP&Mgr
CorpTr: Ruth L. Keeth, VP&Mgr
EmplBen: Delbert D. Haley, SrTO
Nb: Douglas R. Jensen
RE: John O. Byerly, SrPropO

The Directory of Trust Institutions is included in a T&E subscription!

Coeur d'Alene

IDAHO FIRST NATIONAL BANK
P.O. Box 520 83814
208/667-4718
(Branch of Boise)
Hd: Gordon A. Samuelson, Mgr,RegTO

Idaho Falls

THE BANK OF COMMERCE
1020 Northgate Mile 83401
208/523-2020 Tr$15 Mil
Hd: Thomas R. Tucker, VP&TO
Kaye J. Ivie, TO

IDAHO FIRST NATIONAL BANK
P.O. Box 69 83401
208/529-3540
(Branch of Boise)
Hd: Calvin C. Brant, Mgr,RegTO

VALLEY BANK
501 Broadway 83402
208/525-6228 Tr$23 Mil
Hd: Thomas G. Minow, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: H. Kay Cordingley, VP&TO
TrOpers: Raymond M. Severe, TOpO
TDP: Sharla Galbraith, AsstTOpO

Pocatello

FIRST SECURITY BANK OF IDAHO, N.A.
P.O. Box 1749 83201
208/233-4411
(Branch of Boise)
TrBrMgr: Frank Birrell

IDAHO BANK & TRUST CO.
Center & Arthur Sts. 83201
208/233-2311 Tr$163 Mil
Hd,PersTr,CorpTr,Nb: Lloyd D. Browning, SrVP
Herb Wallace, AsstVP&TO
EmplBen,TrOpers: Wynona Brackenbury, TO

IDAHO FIRST NATIONAL BANK
P.O. Box 1709 83204
208/232-3831
(Branch of Boise)
Hd: Rex Wheeler, Mgr,RegTO

Twin Falls

IDAHO FIRST NATIONAL BANK
P.O. Box 509 83301
208/734-2450
(Branch of Boise)
Hd: Frank C. King, Mgr,RegTO
Gary Arford, PropO

TWIN FALLS BANK & TRUST CO.
P.O. Box 7 83301
208/733-1722 Tr$28 Mil
Hd: Scott D. Allen, VP&SrTO
PersTr: Helen Arnold, AsstTO
Bonnie Dodge, AsstTO
PersTr,EmplBen: Janice Stover, AsstTO
TrOpers,ComTrF: Don J. Stevens, TOpO
FM: M. Denny Patrick

ILLINOIS

Abingdon

ABINGDON BANK & TRUST CO.
P.O. Box 72 61410
309/462-2222
Hd: R. C. Heiple, II, Pres

Aledo

NATIONAL BANK
201 West Main St. 61231
309/582-5171 Tr$3.5 Mil
Hd: Charles W. Gebhardt, VP&TO
Minerva Guinn, AsstTO

Algonquin

ALGONQUIN STATE BANK
P.O. Box 160 60102
312/658-4535
Hd: James J. Berlier, ExecVP&TO

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

Great ideas make a system great.

TRUSTWARE
The total automation system.

See our ad on pages 48 & 49

A Product of National Computer Systems.
Trust Systems Division, NCS Center
1100 Center Drive, Dunwoody,
Georgia [illegible]

ILLINOIS (Cont'd)

Alton

ALTON BANKING & TRUST CO.
620 E. Broadway 62002
618/463-4200 Tr$50 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen: Patrick J. Heitzig, VP&TO
CorpTr,TrOpers: Jean L. Herzog, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 517 62002
618/463-2200 Tr$65 Mil
Hd: Edward G. Ryrie, VP&SrTO

MIDAMERICA BANK & TRUST CO. OF ALTON
2850 Beltline 62002
618/463-4605
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr.
TrInv: Clark G. David, SrVP&TO
EmplBen: Gerald R. Grodeon, SrVP&PTO
Nb: James R. Cavataio, FinConslt
Marilyn Ramoni, TrAdm
Kay D. Null, FinAdm
Donald Healey, VP&TrInvO
Robert M. Yoffie, TO&FinConslt
Ann Leveren, TrAdm

Amboy

THE FIRST NATIONAL BANK
220 East Main St. 61310
815/857-3625 Tr$1 Mil
Hd: L. G. Hawes
TrOpers: D. J. Detwiler

Arcola

FIRST NATIONAL BANK
P.O. Box 524 61910
217/268-4911 Tr$1 Mil
Hd: Jerry L. Stout, VP&TO

Argenta

THE GERBER STATE BANK
P.O. Box 10 62501
217/795-2331 Tr$2Mil
Hd: Edwin M. Wallace, Pres,TO&Mgr
Richard E. Kaufman, AsstCsh&TO
Gordon Bennett, ChmBd&FM

Arlington Heights

THE BANK AND TRUST COMPANY OF ARLINGTON HEIGHTS
900 E. Kensington Rd. 60004
312/870-2900 Tr$20 Mil
Hd: Stanley A. Perry, SrVP&TO
Anita Kraus, TO
Leonidas Mata, TO
Eugene T. Maylott, TrCoun

FIRST ARLINGTON NATIONAL BANK
P.O. Box 247 60006
312/870-3500 Tr$12 Mil
Hd: Donna Ondris, TO
TrOpers: James E. Polites, Jr., TOpO

Arthur

STATE BANK OF ARTHUR
P.O. Box 245 61911
217/543-2827 Tr$7 Mil
Hd: James L. Winningham, Pres&TO
James A. Dukeman, ExecVP&AsstTO
Gale Pearce, VP&FM

Ashton

ASHTON BANK & TRUST CO.
P.O. Box 258 61006
815/453-7441 Tr$1 Mil
Hd: J. P. Ledlie, Pres&TO
TrOpers: Robert E. Heimbaugh, AsstTO

Atwood

ATWOOD STATE BANK
131 N. Main St. 61913
217/578-2221
Hd: Stanley Stephenson, ExecVP&TO

Auburn

STATE BANK OF AUBURN
P.O. Box 100 62615
217/438-6114 Tr$1 Mil
Hd: Marceau Criquelion, ExecVP&TO

Aurora

AURORA NATIONAL BANK
2 S. Broadway 60507
312/897-8494 Tr$34 Mil
Hd: Patrick A. Carrie, SrVP&TO
PersTr: Terri Glass, AsstTO
TrInv: F. James Schlag, TO
ComTrF: Jacquelyn Foerster, AdmAsst

MERCHANTS NATIONAL BANK
34 S. Broadway 60507
312/896-8531 Tr$80 Mil
Hd,PersTr: Gerald M. Lanigan, VP&TO
TrInv,ComTrF: Joel Binder, VP&IO
EmplBen: B. R. Kreiter, SrVP
Form: Chris Hankes
Taxes: Marian German, TO

OLD SECOND NATIONAL BANK
37 S. River St. 60507
312/892-0202 Tr$125 Mil
Hd,Nb,CorpTr: Terence L. Kothe, VP&SrTrInvO
PersTr: Richard V. Kropp, VP&TO
Prob: Robert J. O'Connor, SrTO
TrOpers: Mark Truemper, TOpO
TrInv: Russell J. Feltes, TrInvO
EmplBen: Michael D. McGrath, AsstTO
PersTr: Sharon L. Law, AsstTO

Barrington

FIRST NATIONAL BANK & TRUST CO.
104 S. Cook St. 60010
312/381-4000 Tr$135 Mil
Hd: Richard P. Spicuzza, SrVP&TO
Est,PersTr: Frank W. Bauer, AsstVP&TO
TrInv: Melinda Wilcox, IO
TrOpers: Frank J. Phillips, AsstVP&TOpO
LandTr: Karissa Swanson, LandTrAdm
LandTr: Jan Dent, LandTO
TrInv,EmplBen: Richard J. White, IO
PersTr: John M. Muchoney, TO

Batavia

BATAVIA BANK
18 E. Wilson St. 60510
312/879-5200 Tr$2 Mil
Hd: Marilyn K. Anderson, VP&TO
TrOpers: Sandy Swanson

THE FIRST NATIONAL BANK OF BATAVIA
155 W. Wilson St. 60510
312/879-2600 Tr$4.1 Mil
Hd,TrInv: Robert J. Madjak, Pres&TO
PersTr,TrOpers,Nb,TDP: Elaine Sampson

Beardstown

FIRST NATIONAL BANK
P.O. Box 260 62618
217/323-4105 Tr$6 Mil
Hd: Muriel Paul, VP&TO
Randal R. Reichert, ExecVP&TO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

Belleville

BANK OF BELLEVILLE
4800 West Main St. 62223
618/234-3014 Tr$30 Mil
Hd: Quinten E. Spivey, SrVP&TO
Robert G. Cady, VP&TO

BANKERS TRUST CO.
6400 W. Main 62223
618/397-6400 Tr$11 Mil
Hd: Edward S. Bott, Pres&TO
TrOpers: Rosemarie Brown
Terri Schieffer

BELLEVILLE NATIONAL BANK
P.O. Box 367 62222
618/233-6600 Tr/o$30 Mil
Hd,CorpTr,EmplBen,Nb: Robert L. Allison, VP&TO
TrInv: Mark J. Deschaine, IO
PersTr,Prob: Catherine A. Rubin, TO
TrOpers: Mary Lou Berg

FIRST NATIONAL BANK
P.O. Box 308 62220
618/234-0020 Tr$60 Mil
Hd: Lowell G. Burger, VP&TO
PersTr: Ralph E. Green, VP
TrInv,TrOpers,Nb: Everett W. Kassing, VP
EmplBen: Larry E. Kaestner, VP
TrOpers: Richard P. Polhamus, VP
Nb: Anabel C. Selby

ILLINOIS STATE TRUST CO.
222 E. Main St. 62220
618/233-2120 Tr$150 Mil
Hd,Nb: Lowell G. Burger, Pres
PersTr,CorpTr: Ralph E. Green, SrVP&TO
Cletus A. Jung, SrVP&TO
TrInv,ComTrF: Lewis G. Laughlin, ExecVP
EmplBen: Larry Kaestner, VP&TO
TrOpers,TDP: Everett W. Kassing, SrVP&TO
Nb: Anabel C. Selby

Belvidere

BELVIDERE NATIONAL BANK & TRUST CO.
530 S. State St. 61008
815/544-2400 Tr$25 Mil
Hd,TrInv,EmplBen: Frederick E. Raffety, VP&TO
PersTr,Nb: Edith Watts, VP&AsstTO
TrOpers,TDP: Darlene Bicksler

Bement

STATE BANK OF BEMENT
P.O. Box 142 61813
217/678-2321
Hd: George H. Wilkinson, Chm&AsstTO
F. M. Lonnon, Pres&AsstTO
P. J. Challand, TO

Bethany

SCOTT STATE BANK
P.O. Box 245 61914
217/665-3334 Tr$5 Mil
Hd,PersTr,TrInv,Nb: Fred E. Young, VP,FM&TO
EmplBen,TrOpers: Eileen J. Marshall, AsstTO
Nb: Sam Scott, Pres&AsstTO

Bloomington

AMERICAN STATE BANK OF BLOOMINGTON
211 N. Main St. 61701
309/827-6221 Tr$25 Mil
Hd: David E. Sullivan, VP&TO

CORN BELT BANK
P.O. Box 1286 61701
309/829-6353 Tr$40 Mil
Hd: Rodger K. Jenkins, VP&TO

IAA TRUST COMPANY
1701 Towanda Ave. 61701
309/557-3241 Tr$1.5 Bil
Hd,TrInv: Gary E. Mede, ExecVP
PersTr,CorpTr: Richard Miller
ComTrF: Steven Miller, IO
Wayne Brown, IO
EmplBen,Nb: David Tipsword, AsstTO

McLEAN COUNTY BANK
Towanda at Empire 61701
309/663-1311 Tr$6 Mil
Hd,TrOpers,PersTr,TrInv: Wanda J. Gibson, VP&TO
Nb: Michael E. Wells, AsstCsh
Eugene Megli, FM

NATIONAL BANK OF BLOOMINGTON
P.O. Box 128 61701
309/829-1091 Tr$100 Mil
Hd,CorpTr,Nb: Wallace L. Yoder, SrVP&TO
PersTr: David W. Wilson, TO
EmplBen: Gerald A. Lienhart, TO
TrOpers: Monica Catrambone, TO
TrInv: Diane Nafziger, TrInvO
Grant W. Basting, TO

PEOPLES BANK OF BLOOMINGTON
120 N. Center St. 61701
309/828-5211 Tr$125 Mil
Hd,PersTr,CorpTr: Owen J. Mair, VP&SrTO
TrInv,ComTrF,EmplBen: Bruce Finks, TrInvO
TrOpers: Harriet L. Gosnell, AsstVP&TO
EmplBen: Paul Miller, AsstTO
Nb: Gregory M. Colby, AsstVP&TO

Blue Island

FIRST NATIONAL BANK OF BLUE ISLAND
13057 S. Western Ave. 60406
312/385-2200 Tr$15 Mil
Hd: William H. Thomson, VP&TO

HERITAGE COUNTY BANK & TRUST CO.
12015 S. Western Ave. 60406
312/385-2900 Tr$4 Mil
Hd: Darlene Donahue, TO

Bourbonnais

BANK OF BOURBONNAIS
One Heritage Plaza 60914
815/933-0570
Hd: S. M. Skow
LandTr: R. W. Callis

Bushnell

FARMERS & MERCHANTS STATE BANK
P.O. Box 149 61422
309/772-2171 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Michael W. Hill, VP&TO
PersTr: Carol Fornander
TrOpers: J. Thurman
CorpTr: H. McElvain
TrInv: J. C. Walton
Farm&REMgmt: Steve Farr

Cairo

FIRST BANK & TRUST CO.
800 Washington Ave. 62914
618/734-1800 Tr$2 Mil
Hd: D. L. Gustafson, VP&TO

Calumet City

RIVER OAKS BANK & TRUST
1701 River Oaks Dr.
P.O. Box 1189 60409
312/868-1414 Tr/o$6 Mil
Hd: Marilynn J. Divine

Canton

CANTON STATE BANK
P.O. Box 280 61520
309/647-5380
Hd: E. T. McGowan, VP&TO

COMMUNITY BANK & TRUST CO.
245 N. Main St. 61520
309/647-4771 Tr$4 Mil
Hd: Clayton S. Apt, TO

THE NATIONAL BANK OF CANTON
100 West Elm 61520
309/647-5000 Tr$8 Mil
Hd: Randall T. Rimington, VP&TO
Harold L. Wilson, ExecVP&AsstTO

Carbondale

FIRST NATIONAL BANK & TRUST CO.
509 South University Avenue
P.O. Box 2227 62901
618/457-3381 Tr/o$7 Mil
Hd: Marjune Fletcher, VP&TO

MIDAMERICA BANK AND TRUST COMPANY OF CARBONDALE
Illinois & Main St. 62901
618/529-2700
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, VP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Grodeon, SrVP&PenTO
TrOpers,Nb: Robert M. Yoffie, TO

Carlinville

CARLINVILLE NATIONAL BANK
P.O. Box 450 62626
217/854-3129 Tr$10 Mil
Hd: Charles H. Ashworth, Pres&TO

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 495 62626
217/854-3151 Tr$1.7 Mil
Hd,Nb: Don Burke Denby, Sr., ChmBd&TO
Don B. Denby, Jr., Pres&TO
Doris Gagnor, TO&AsstCsh

Carmi

THE NATIONAL BANK
116 West Main St. 62821
Tr$1 Mil
Hd: Richard Roser, VP&TO
Dee Bratton, AsstTO

WHITE COUNTY BANK
P.O. Box 375 62821
618/382-4115 Tr/u$1 Mil
Hd: George H. Schanzle, Pres
Beverly J. Walker, TO

Carthage

MARINE TRUST CO.
P.O. Box 190 62321
217/357-3151 Tr$4 Mil
Hd: R. D. Sharpe, Pres&TO

Casey

THE BANK OF CASEY
101 W. Alabama, P.O. Box 98 62420
217/932-4021 Tr$2.7 Mil
Hd: Robert E. Seed, TO
Jim J. Niksch, AsstTO
Joy E. Hicks, AsstTO

Centralia

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 509 62801
618/533-2711 Tr$32 Mil
Hd,PersTr,TrInv: C. M. Bouas, ExecVP&TO
EmplBen,TrOpers: R. Emery, AsstTO

OLD NATIONAL BANK
235 N. Elm St. 62801
618/533-7114 Tr$27 Mil
Hd: Gary L. Nelson, VP&TO

Cerro Gordo

THE AMERICAN BANK
P.O. Box 428 61818
217/763-2741
Hd: William B. Cannon, Pres&TO
Betty R. Shambaugh, SrVP

38.1% of the subscribers of
TRUSTS & ESTATES
select mutual funds.

Champaign

AMERICAN NATIONAL BANK
County Fair Shopping Center 61820
217/351-1611 Tr$3 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Richard J. O'Neill
TrOpers: Nancy Burge

BANK OF ILLINOIS IN CHAMPAIGN
100 W. University 61820
217/351-6591 Tr$19 Mil
Hd: Rolland W. Kelley
TrOpers: Dan J. Hermann

CHAMPAIGN NATIONAL BANK
P.O. Box 250 61820
217/351-2751 Tr$110 Mil
Hd: Robert J. Cochran, SrVP&TO
PersTr: R. Thomas Heinhorst
William E. Burrows, TO
TrInv: Thomas B. Bryan
EmplBen: Minta M. Konradt
TrOpers: Beverly A. Curtis
HdFmDept: Duane Strunk
Fm: Harley W. Hicks, Jr., VP,FM
Fm: Gerald L. Brooker, FM
Patricia O'Malley, TrAdm

THE COMMERCIAL BANK
P.O. Box 798 61820
217/352-0561 Tr$3.1 Mil
Hd: Richard M. Jorgensen, Pres&TO
Bradley Hatfield, AsstTO

THE FIRST NATIONAL BANK IN CHAMPAIGN
30 Main St. 61820
217/351-0565 Tr$60 Mil
(Member of Midwest Financial Group, Inc.)
Hd,PersTr,Nb,Est: Jack L. Simpson, SrVP,Tr
PersTr,EmplBen,Est: Scott MacAdam, TO
Nb: Daniel Eaton, VP&TO
PersTr,Farm: William Dieker, VP&FM
ComTrF,TrInv: Wm. T. Johnson, TO
TrOpers: Joan E. Gardner, TOpO
Farm: Jeff G. Cunningham, FM

Charleston

CHARLESTON NATIONAL BANK
P.O. Box 130 61920
217/345-2101 Tr$26 Mil
Hd,PersTr,TrInv: Royce L. Marble, TO
EmplBen: Rebecca Baker, AsstTO
FmMgt: Keith Hoskins, AsstVP
Ron Pierce, AsstFM
TrOpers: Pat Chesser

Chatsworth

CITIZENS BANK
P.O. Box 877 61921
815/635-3134 Tr$.5 Mil
Hd: S. F. Herr, Pres&TO
James E. Rebholz, ExecVP&TO
PersTr: Priscilla Agner, AsstTO

Chenoa

BANK OF CHENOA
Rt. 24 at 4th St.
815/945-2311 Tr$2.5 Mil
Hd: Merlyn Raber, AsstVP,FM&AsstTO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

ILLINOIS (Cont'd)

Chicago

AETNA BANK
2401 N. Halsted St. 60614
312/935-6000 Tr$9 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: James T. Collins, VP&TO
TrOpers: Helen M. Weist, AsstTO

AMALGAMATED TRUST & SAVINGS BANK
One West Monroe St. 60603
312/822-3069 Tr$75 Mil
Hd: John S. Pope, VP&TO
TrCoun: Peter F. Monahan, ExecVP&TO
TrInv: Carmen P. Michelotti, VP&TO
TrOpers: Christopher Ward, AsstVP
LandTr: Katherine Blumenthal, AsstVP

AMERICAN NATIONAL BANK & TRUST CO.
33 N. LaSalle St. 60602
312/661-6982 Tr$5 Bil
Hd: John F. Reuss, ExecVP
PersTr,ComTrF: Alan C. Newman, VP
CorpTr: Richard Y. Guthrie, SrVP
InvMgtGp: John R. Tilton, SrVP
InvSvcsGp: Thomas P. Michaels, VP
TrOpers: Robert C. Hansen, VP
Nb: Robert C. Cellini, VP&TrCoun

BANK FOR SAVINGS & LOAN ASSOCIATIONS
39 S. LaSalle St. 60603
312/641-3636
Mrs. Patricia C. Rounsaville, AsstTO

BEVERLY BANK
1357 W. 103rd St. 60643
312/881-2351 Tr$60 Mil
Hd,TrInv,Fixed ComTrF: Ronald F. Stajkowski, VP
SrInvMgr,EqTrF: William F. Guth
Prob: Earl H. Nagel, II, TO
CorpTr,EmplBen: William J. Feehan, SrTO&AsstVP
TrOpers: Anne Klein
LandTr: Dorothy M. Fleischmann, AsstTO
Patricia A. Ralphson, AsstTO

CHICAGO CITY BANK & TRUST CO.
815 W. 63rd St. 60621
312/873-8800 Tr$63 Mil
Hd,Nb: John J. Balko, SrVP&TO
PersTr,EmplBen: Arthur J. Pedgrift, AsstVP&TO
TrInv,TrOpers: Richard T. Topps, AsstVP&TO

CHICAGO TITLE & TRUST CO.
111 West Washington St. 60602
312/630-2908 Tr$1.5 Bil
Hd: Wesley E. Bass, Jr., ExecVP
PersTr: Charles G. Dalton, VP
CorpTr: Charles E. Weisfuss, CTO
TrInv: Charles G. Rammelt, VP
ComTrF: Theodore H. Kross, SrTO
EmplBen: Robert K. Krogman, VP
TrOpers: Robert B. Scherer, VP
Nb: John M. Banasek, SalesMgr
TDP: Kerry Weis, AsstAcctO

THE CHICAGO-TOKYO BANK
40 N. Dearborn St. 60602
Hd: Dominic Petitti, VP&SrTO

COLONIAL BANK & TRUST COMPANY OF CHICAGO
Land Trust Department
5850 West Belmont Ave. 60634
312/283-3700, Ext. 260
Hd: Barbara A. Bernardini, TO

COMMUNITY BANK & TRUST CO. OF EDGEWATER
5340 N. Clark St. 60640

CONTINENTAL ILLINOIS NATIONAL BANK & TRUST CO.
30 North LaSalle St. 60697
312/828-2330 Tr$12.4 Bil
Hd: Edward S. Bottum, ExecVP
PersSvcs: Samuel W. Hunt, SrVP
CorpSvcs,Nb: James J. Nemec, SrVP
InvSvcs: Richard W. Foss, SrVP
ComTrF: Arthur W. Murray, VP
EmplBen: Raymond O. Wicklander, Jr., VP
TrOpers: Robert J. Schiewe, VP
NbPersSvcs: M. James Termondt, VP

COSMOPOLITAN NATIONAL BANK
801 N. Clark St. 60610
312/664-5200 Tr$11 Mil
Hd,TrOpers,Nb: Corinne Bek, VP&TO
PersTr,CorpTr,TrInv: Alex M. Vercillo, VP&TO

DEVON BANK
6445 N. Western Ave. 60645
312/465-2500 Tr/u$5 Mil
Hd: Sanford H. Meiselman, TO

DROVERS BANK OF CHICAGO
1542 West 47th St. 60609
312/927-7000 Tr$60 Mil
Hd: Robert I. Logan, SrVP,ExecTO&GenCoun
PersTr: John G. Hommel, TO
CorpTr,TrInv,EmplBen,Nb: Gregory R. Beard, VP&SrTO
TrOpers: Barry E. Sloat, TO

EXCHANGE NATIONAL BANK OF CHICAGO
LaSalle at Monroe and Adams Sts. 60603
312/781-8163 Tr$85 Mil
Hd: Michael D. Goodman, 1stVP

FIRST NATIONAL BANK OF CHICAGO
3 First National Plaza 60670
312/732-6542 Tr$9.2 Bil
INDIVIDUAL SERVICES (Chicago, Florida, Arizona):
PersFinSvcs: Richard C. Hartnack, SrVP
INSTITUTIONAL SERVICES (Chicago, London, Atlanta, Dallas, Scottsdale, New York):
CorpTrSvcs: Donald F. Schneider, VP
MstrTr&CusSvcs: James R. Jepson, VP
TrInvAdvsr: Gary P. Brinson, SrVP
INTERNATIONAL SERVICES (London, Geneva, Guernsey):
Jurgen Schnabel, VP

FORD CITY BANK AND TRUST CO.
7601 S. Cicero 60652
312/424-9450 Tr$30 Mil
Hd: Edward C. Sweigard, VP&TO
PersTr: June R. Ritchie, VP&TO
Nb: Katherine M. Romano

GARFIELD RIDGE TRUST & SAVINGS BANK
(Land Trust Only)
6353 W. 55th St. 60638
312/581-1000
Hd: Marc J. Holland, VP&TO
John T. Madigan, Pres

GLADSTONE-NORWOOD TRUST & SAVINGS BANK
(Land Trust Only)
5200 North Central Ave. 60630
312/792-0440
Hd: Kenneth Fox, TO

HARRIS TRUST & SAVINGS BANK
111 W. Monroe St. 60690
312/461-2121 Tr$12.6 Bil
Hd: David S. Finch, ExecVP
PersTr,ComTrF: Joan M. Baratta, SrVP
CorpTrBond: Jarvis Spreng, VP
CorpTrStock: James M. Roach, VP
TrInv: William S. Gray, SrVP
EmplBenInstFI: Willard R. Phillips, Jr., SrVP
EmplBenInstEq: Edward B. Dillman, SrVP
TrOpers: Victor M. Woldridge, SrVP
Nb-Pers: Susan E. Davis, VP
Nb-Corp: William A. McNickle, VP
Nb-Inst: Richard E. Caldwell, SrVP

HERITAGE-PULLMAN BANK & TRUST CO.
1000 E. 111th St. 60628
312/785-1000 Tr$150 Mil
Hd,TrInv: Stanley Z. Kinsman, VP,Sec&TO
PersTr: Helen M. Archacki, AsstTO
PersTr: Mary E. Pepera, AsstVP,TO&AsstMgr
Prob,LandTr: Malcolm Campbell, TO
EmplBen: Robert J. Ferrari, AsstVP&TO
Gerald F. Walker, TO
EmplBen: Karen Iseminger, AdmAsst
TrOpers: Paul B. Lysik, AsstVP,AsstSec&TOpO
Nb: Theodore S. Enselman, TO

HYDE PARK BANK & TRUST CO.
1525 E. 53rd St. 60615
312/752-4600
Hd: Maurice Glatt, VP

ILLINOIS STATE BANK OF CHICAGO
300 S. Michigan Ave. 60604
312/939-3900
Hd: Joseph P. Gaffigan, Pres

INDEPENDENCE BANK OF CHICAGO
7836 S. Cottage Grove Ave. 60619
312/487-3700 Tr/u$1 Mil
Jacqueline D. Atkins, Esq, TO
Georgann D. Manning, VP&AsstTO

JEFFERSON STATE BANK
5301 West Lawrence Ave. 60630
312/777-4433
Hd: Eugene O. Lewe, VP&TO
LandTr: Judith Macior, AsstTO

LA SALLE NATIONAL BANK
135 LaSalle St. 60690
312/443-2000 Tr$800 Mil
Hd: Jack A. Gallas, ExecVP
PersTr: John P. Crean, VP
CorpTr: Roland K. Weber, VP
ComTrF,TrInv: Edward T. Koch, VP
EmplBen: James F. Sullivan, SrVP
TrOpers: Vincent Constantino, VP
Nb,PersTr: Richard Taft, VP

GROWTH OPPORTUNITIES FOR TRUST CAREERS . . .

. . . PROVIDED TO AMBITIOUS PROFESSIONALS who have those qualifications considered essential for success.

At Johnson-Rankin & Associates, we direct you to current availabilities in Trust departments of top financial institutions nationwide.

Experience, discretion and imagination for the growth of your career.

Call **E. Thomas Johnson** or **Jeffrey A. Rankin** at 312/372-0125.

JOHNSON & RANKIN ASSOCIATES
100 W. Monroe St.
Suite 2011
Chicago, IL 60603
(312) 372-0125

LAKE SHORE NATIONAL BANK
605 N. Michigan Ave. 60611
312/787-1900 Tr$205 Mil
Hd: John M. Rammel, SrVP&TO
TrInv: Michael B. Westberg, SrVP&IO
Kenneth A. Zubeck, VP&IO
TrOpers: Evelyn O. Nestowitz, VP&TO

LAKE VIEW TRUST & SAVINGS BANK
3201 N. Ashland Ave. 60657
312/525-2180 Tr$100 Mil
Hd,PersTr,TrOpers: Raymond W. Kinzie, SrVP,Tr
EmplBen,ConGdnshp: Gordon R. Reinhard, TO
TrOpers: Chloe Arlan, VP&TO
Nb,Prob: Gail Nelson, TO
LandTr: Christine Lamoureaux

MH/EDIE INVESTMENT COUNSEL, INC.
3 First National Plaza, Ste. 5370 60602
312/444-1900
Ward W. Wallingford, RegMgr

MAIN BANK OF CHICAGO
1965 Milwaukee Ave. 60647
312/278-6800 Tr$10.5 Mil
Hd: Robert I. Logan, SrVP,ExecTO&GCoun
PersTr: Joseph H. Martin, AsstVP&TO
John G. Hommel, TO
PersTr,TrOpers: Frances Rombout, AsstTO
CorpTr,TrInv,ComTrF,EmplBen,Nb: Gregory R. Beard, VP&SrTO
TrOpers: Barry E. Sloat, TO

MICHIGAN AVENUE NATIONAL BANK
30 N. Michigan Ave. 60602
312/641-1000 Tr$48 Mil
Hd,Nb,TrInv,EBTr: Thomas W. Barney, VP&TO
PersTr: Dain G. Becker, TO
TrOpers: Donald R. Bonistalli, TOpO
TrOpers: Eleanor Dank, CorpSec
LandTr: Nancy Rodighiera, TO

THE MID-CITY NATIONAL BANK OF CHICAGO
Two Mid-City Plaza 60607
312/421-7600 Tr$95 Mil
Hd,CorpTr,TrInv,Nb: Donald W. Bruechert, VP&TO
EmplBen: Warren E. Powers, Conslt
PersTr,CorpTr,Nb: Coleman S. Hutchins, VP&TO
PersTr: M. E. Cheney, AsstTO
PersTr: Kristen Fredrickson, Adm
TrOpers: Andrew S. Zdunek, TO

MOUNT GREENWOOD BANK
(Land Trust Only)
3052 West 111th St. 60655
312/445-4500

NATIONAL BOULEVARD BANK
400 N. Michigan Ave. 60611
312/836-6500 Tr$400 Mil
Hd: Marshall A. Warshauer, SrVP&TO
PersTr,Nb: Lee E. Whitcomb
CorpTr,EmplBen: Lawrence E. Hoffman
TrInv: Ronald E. Heithoff
TrOpers: Thaddeus J. Dutkiewicz

THE NORTH SHORE NATIONAL BANK OF CHICAGO
(Land Trusts)
1737 Howard St. 60626
312/743-2112
Hd: Otto J. Nerad, TO

NORTHERN TRUST CO.
50 S. LaSalle St. 60675
312/630-6000 Tr$11.5 Bil
Hd: Robert F. Reusche, ExecVP
DeputyHd: Van R. Gathany, SrVP
PersTr: Raymond E. George, Jr., SrVP
CorpTr: Anthony C. Mickiewicz, VP
TrInv: John W. Hogge, SrVP
ComTrF: David R. Geis, SrVP
EmplBen: Jeffrey H. Wessel, SrVP
TrOpers: James J. Mitchell, SrVP
Nb: David B. Horn, SrVP

NORTHERN TRUST BANK/O'HARE,N.A.
8501 W. Higgins Rd. 60631
312/693-5555
Hd: Rita Slimm Welter, TO

NORTHWEST NATIONAL BANK
3985 Milwaukee Ave. 60641
312/777-7700 Tr/o$80 Mil
Hd,PersTr: Edward J. Lucas, VP&TO
Nb,EmplBen: Thomas A. Barr, VP&TO
LandTr: Florence Haug, TO
PersTr: Waltraud Kleim, AsstTO
TrOpers: Carol Oshinski

PIONEER BANK & TRUST CO.
4000 W. North Ave. 60639
312/772-8600 Tr$125 Mil
Hd: Robert Berry, SrVP
PersTr: William E. Kaniewski, AsstVP
Leticia Valericia, TO
Guardianship: Karen Webb, AsstTO
LandTr: Ilene Herkimer, TO
Probate: John Muchoney, TO
TrOpers: Phyllis Cheever, AsstVP

REPUBLIC BANK OF CHICAGO
6501 S. Pulaski Road 60629
312/581-4500
Hd: Thomas D. O'Reilly
Michaeline Manos, AsstTO

SEARS BANK & TRUST CO.
Sears Tower 60606
312/876-4400 Tr$400 Mil
Hd: George W. Vander Vennet, ExecVP
PersTr,TDP: James A. Harris, SrVP
CorpTr,EmplBen: Laurence Badesch, CTO
TrInv: Kenneth Sanders, VP
ComTrF: Daryl J. Waszak, AsstVP&TrAdm
TrOpers: Jane E. Zilch, AsstVP
Nb: Stanley H. Richards, ExecVP

SOUTH CHICAGO SAVINGS BANK
2959 E. 92nd St. 60617
312/768-1400 Tr$5 Mil
Vincent Lipetzky, ExecVP&TO

STEEL CITY NATIONAL BANK OF CHICAGO
3030 E. 92nd St. 60617
312/768-1900
Hd: Ms. Deborah M. Stephanites, AsstTO

Chicago Heights

CHICAGO HEIGHTS NATIONAL BANK
1030 Dixie Hwy. 60411
312/754-2500 Tr$3.5 Mil
Hd: Rena Cincione, AsstTO

FIRST NATIONAL BANK IN CHICAGO HEIGHTS
100 First National Plaza 60411
312/754-3100 Tr$11 Mil
Hd: Edward L. Morrison, Jr., TO
TrOpers: Donna Willwerscheid, AsstTO

Chrisman

FIRST NATIONAL BANK
P.O. Box 308 61924
217/269-2394
Hd: Franklin F. Benton, VP&TO
E. Alan Bugg, AsstTO

STATE BANK OF CHRISMAN
P.O. Box 476 61924
217/269-2339
Hd,PersTr,CorpTr: Mrs. Zelma Garver, VP,Csh&TO
Don O. Tate, Pres&AsstTO
Dennis Uecke, ExecVP&AsstTO

Cicero

FIRST NATIONAL BANK
6000 W. Cermak Rd. 60650
312/656-3000 Tr$50 Mil
Hd: Stanley D. Loula, ExecVP&TO
TrOpers: Diane J. Puike, AsstVP

WESTERN NATIONAL BANK OF CICERO
(Member of the Affiliated Group)
5801 W. Cermak Rd. 60650
312/656-2000 Tr$50 Mil
Hd: Charles Mallen, SrVP&TO
PersTr,EmplBen: David Augustyn, TO
LandTr: Carol Webber, TO

Clinton

FIRST NATIONAL BANK AND TRUST COMPANY OF CLINTON
P.O. Box 9 61727
217/935-2148 Tr/u$1 Mil
Hd: J. Michael Killian, Pres&TO
PersTr: Sharon L. Gee, VP&AsstTO

THE JOHN WARNER BANK
P.O. Box 128 61727
212/935-3144 Tr$10 Mil
Hd,PersTr,TrInv,TrOpers: John Warner, Chm&TO
Nb: Carl W. Troxel, Pres&AsstTO

Collinsville

FIRST NATIONAL BANK
201 E. Main St. 62234
618/344-4000 Tr$7 Mil
Hd: Warren O. Billhartz, Chm&SrTO
Jeffrey C. Slater, VP&TO

Over 1,100 Non-Profit Institutions, Organizations, Foundations, & Associations subscribe to
TRUSTS & ESTATES

Profit from the Lion's Tax Exempt Income Service

A professionally managed investment service for your bank's retail, custody and personal trust customers.

This new service from Dreyfus now enables you to offer your customers a varied selection of professionally managed tax exempt funds—short, intermediate and long-term—as well as specialty funds exempt from state tax. You benefit from our expertise in tax exempt investments, plus our top flight operations and marketing support—all for far less than it would cost to establish your own program. For further information, call Don Nanfeldt toll free at 1-800-225-2664 or in New York at 212-308-2530.

Dreyfus
Service Corporation
600 Madison Avenue, New York, NY 10022

ILLINOIS (Cont'd)

Columbia

THE FIRST NATIONAL BANK
102 N. Main St. 62236
618/281-5171 Tr$1.8 Mil
Hd: David A. Vogt, Pres&TO
R. Kent Fischer, VP&TO

MONROE NATIONAL BANK OF COLUMBIA
P.O. Box 209 62236
618/281-4102
Hd: David A. Asselmeier, Pres&TO
Kenneth G. Haller, VP&TO

Crystal Lake

FIRST NATIONAL BANK OF CRYSTAL LAKE
265 Virginia St. 60014
815/459-4600
Hd: Glenn E. Ristine, ExecVP&TO

HOME STATE BANK
40 Grant St. 60014
815/459-2000 Tr$12 Mil
Hd: James J. Zambon, VP&TO

Danville

FIRST NATIONAL BANK
One Towne Centre 61832
217/442-3015 Tr$50 Mil
Hd,TrInv,Nb: Donald A. McLaughlin, VP&TO
Prob,CorpTr: Mary M. Jones, AsstTO
PersTr,ComTrF,EmplBen: John Nass, AsstTO
TrOpers: Jane Middleton
Agri-Business: O. D. Pepple, VP

PALMER-AMERICAN NATIONAL BANK
2 W. Main St. 61832
217/446-6450 Tr$35 Mil
Hd,PersTr,TrInv,Nb: James C. Acton
CorpTr,EmplBen,Nb,TrOpers: Louis F. Gentry, AsstTO
Farm: Russ Hiatt, FM

SECOND NATIONAL BANK OF DANVILLE
P.O. Box 593 61832
217/431-6252 Tr$20 Mil
Hd: John Taylor, SrVP
PersTr,CorpTr,TrInv: Mark R. Anderson, TO
EmplBen,TrOpers,Nb: Peter D. Fitzgerald, TO&BankCoun

Decatur

CITIZENS NATIONAL BANK OF DECATUR
236 N. Water St. 62525
217/424-2010 Tr$240 Mil
Hd: James W. Penn, SrVP&SrTO
TrInv: John P. MacIver, VP&TrInvO
TrOpers: William L. Welch, VP
Gary D. Wright, AsstVP&TO
Margaret L. Miller, TrAdm
James E. Williams, TO
Dawn Hickman, TOpO

FIRST NATIONAL BANK OF DECATUR
130 N. Water St. 62523
217/424-5085 Tr$106 Mil
Hd: David C. Jack, SrVP&TO
PersTr: Richie Barnett, VP&TO
TrOpers: Dean Thom, TO

MILLIKIN NATIONAL BANK
P.O. Box 1278 62525
217/429-4253 Tr$250 Mil
Hd: Roger L. Beaman, VP&TO
PersTr: Robert La Beau, TO
CorpTr: Ki Kim, AsstTO
TrInv: William E. Murphy, VP
ComTrF: Vernon A. Mercier, AsstTO
TrOpers: Pauline Fulk, AsstTO
Nb: R. Thompson Crawford, AsstTO

SOY CAPITAL BANK & TRUST CO.
1501 E. Eldorado St. 2525
217/428-7781 Tr$3 Mil
Hd: E. J. Arseneault, Pres&TO
Frits R. Pronk, SrVP&TO
Marian Sheehan, AsstTO

DeKalb

DeKALB BANK
363 E. Lincoln Hwy. 60115
815/758-3451 Tr$25 Mil
Hd: James E. Pearre, VP&TO
Christopher Barry, AsstTO
TrOpers: Marilyn Knetsch

FIRST NATIONAL BANK IN DeKALB
141 W. Lincoln Hwy. 60115
815/758-2411 Tr$26 Mil
Hd: Robert G. Meier, VP&SrTO
William C. Banks, TO
Gerald L. Helt, AsstTO

Des Plaines

FIRST NATIONAL BANK
701 Lee St. 60016
312/827-4411 Tr/o$100 Mil
Hd,Nb: James S. Sheldon, SrVP&TO
PersTr: Donna Milz
TrInv: David Raub, SrPtfolMgr
EmplBen: Steven Santucci, TO
LandTr: Ruth A. Troutman
TrOpers: Elizabeth Boll
EstAdm: Jay Smith, AsstVP
ComTrF: Scott Limper

Dixon

CITY BANK AND TRUST CO.
102 Galena Ave. 61021
815/284-3333 Tr$13 Mil
Hd: Thomas A. Densmore

DIXON NATIONAL BANK
P.O. Box 309
101 W. First St. 61021
815/288-2222 Tr$38 Mil
Hd: Richard E. Lovett, VP&TO
PersTr: Carrol Schumacher, AsstTO
TDP: Loren Anderson

Downers Grove

CITIZENS NATIONAL BANK
5100 Main St. 60515
312/968-4600 Tr$4.5 Mil
Hd: Cristy Karaba

DOWNERS GROVE NATIONAL BANK
Curtis & Main Sts. 60515
312/968-6300 Tr$21 Mil
Hd: John M. Finnegan, VP&TO
TrOpers: Lisa Soder, TO

Dwight

BANK OF DWIGHT
P.O. Box 189 60420
815/584-1855
Hd: Frank T. Murphy, Chm

East Moline

STATE BANK OF EAST MOLINE
1523 8th St. 61244
309/755-0671 Tr$4 Mil
Hd: Livingston Rodgers, VP&TO

East Peoria

THE FIRST NATIONAL BANK IN EAST PEORIA
140 E. Washington St. 61611
309/698-4200 Tr$1.7 Mil
Hd: Mrs. Marsha A. Roberts, SrVP&TO
Mrs. Barbara J. Friend, AsstTO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

East St. Louis

MIDAMERICA BANK & TRUST CO. OF EDGEMONT
8740 State St. 62203
618/397-2122
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr.
EmplBen: Gerald R. Grodeon, SrVP&PTO
TrOpers: Kay O. Noll
TrInv: Clark G. Davis, SrVP&TrInvO

Edwardsville

THE BANK OF EDWARDSVILLE
330 W. Vandalia St. 62025
618/656-0057, Ext. 73 Tr$10 Mil
Hd: Richard B. Sommer, VP&TO

EDWARDSVILLE NATIONAL BANK & TRUST CO.
Main & St. Louis Sts. 62025
618/656-4316
Hd: Mary Fox
Dennis M. Terry, VP&TO

Effingham

EFFINGHAM STATE BANK
P.O. Box 767 62401
217/342-2141 Tr$7 Mil
Hd: Robert L. Vanderkolk, VP&TO

THE FIRST NATIONAL BANK OF EFFINGHAM
200 North Third St., P.O. Box 507 62401
217/347-7744 Tr$2.5 Mil
Hd: Eugene E. Gibson, Pres,ChmBd&TO
Michael J. Cummins, AsstTO

El Paso

WOODFORD COUNTY BANK
P.O. Box 55 61738
309/527-4400 Tr$1.8 Mil
Hd: George E. Drake, Pres&TO
TrOpers: Twyla Terren, AsstTO&Csh
Nb: Allen C. Drake, VP&AsstTO

Elburn

KANE COUNTY BANK & TRUST CO.
P.O. Box K 60119
312/365-6401 Tr$6.5 Mil
Hd: Dean Capes, Pres&TO
PersTr: Bradley McManus, AsstTO

Elgin

ELGIN NATIONAL BANK
24 E. Chicago St. 60120
312/742-8200 Tr$10 Mil
Hd: Edward Farrell
TrOpers: Doris Ortmann

THE FIRST NATIONAL BANK OF ELGIN
Fountain Square Plaza 60120
312/697-1100 Tr$59 Mil
Hd,Nb: Richard O. Weisman, VP&TO
PersTr: Robert J. Sabin, TO
TrInv,ComTrF,EmplBen: George Platt, TrInvO
TrOpers: Shirley Bowers

Elmhurst

ELMHURST NATIONAL BANK
P.O Box 26 60126
312/83[illegible]-2100 Tr$90 Mil
Hd: Michael Welgat, VP&TO
PersTr: George T. Necas, VP&TO
CorpTr,EmplBen: Arnold E. Bruns, VP&TO
TrOpers: Betty J. Eide, TO
TrInv: Donald G. Adams, TO
Nb: Jeffrey C. Scheiner, TO
LandTr: Cheryl Jaworsky

YORK STATE BANK & TRUST CO.
P.O. Box 807 60126
312/833-2200 Tr$15 Mil
Hd: Ronald L. Jansen, TO
TrOper: Chrystal McGuin, Adm

Elmwood Park

MIDWEST BANK & TRUST CO.
1606 N. Harlem Ave. 60635
312/456-4700 Tr$1 Mil
Hd: Robert Figarelli, ExecVP
TrOpers: Anthony J. Diasio, VP
Nb: Barbara D. Love, AsstVP&AsstTO

Emington

THE TAYLOR STATE BANK
60934
815/934-5454 Tr/u$1 Mil
Hd: Allan R. Payne

Evanston

FIRST NATIONAL BANK & TRUST CO. OF EVANSTON
800 Davis St. 60204
312/866-5510 Tr$170 Mil
Hd: Bruce N. Duff, SrVP&TO
PersTr,CorpTr,EmplBen: Charles N. Goodnow, VP&TO
TrInv,ComTrF: Roger C. Weissenberg, VP
TrOpers: Quentin L. Hardisty, VP
Nb-Pers: Theodore R. Storlig, VP
EmplBen: Patrick J. Deegan
STATE NATIONAL BANK
1603 Orrington Ave. 60204
312/491-6000 Tr$350 Mil
Hd: Charles D. Bornarth, SrVP&TO
PersTr: C. David Howell, VP&TO
PersTr: Martin C. J. Miller, AsstVP&TO
TrInv: Wm. Pitzele, VP&TO
ComTrF: Wendy J. Starkweather, VP&TO
EmplBen,Nb: George Hinners, AsstVP&TO
TrOpers: Marily Gardt, TO
Prob: Wayne H. Goble, Jr., VP&TO
WASHINGTON NATIONAL TRUST COMPANY
State National Plaza, Ste. 820 60201
312/866-5177 Tr$37 Mil
Hd,PersTr: James W. Maurer, Pres
TrInv: James E. Dresmal, TO
EmplBen: J. Thorp, TO
TrOpers: Patricia Brennan

Evergreen Park

FIRST NATIONAL BANK
3101 W. 95th St. 60642
312/422-6700 Tr$20 Mil
Hd: Joseph C. Fanelli, SrVP&TO
Robert M. Honig, SrVP&TO
Franklin Sellers, AsstTO
Gregory Siss, AsstTO
HERITAGE/STANDARD BANK & TRUST CO.
2400 W. 95th St. 60642
312/239-6700 Tr$30 Mil
Hd: Albert C. Baldermann, VP&TO

Fairbury

NATIONAL BANK OF FAIRBURY
P.O. Box 136 61739
815/692-2369 Tr$10 Mil
Hd,TrInv,Nb: J. W. Gerber, Pres&TO
PersTr,CorpTr,EmplBen,TrOpers: J. H. Munz, AsstTO

Fairfield

THE FAIRFIELD NATIONAL BANK
E. Delaware & Third Sts. 62837
618/842-2107 Tr$8 Mil
Hd: Kenneth Ward
WAYNE COUNTY BANK & TRUST COMPANY
P.O. Drawer 369 62837
618/842-2167 Tr/o$3 Mil
Hd: C. A. French, Pres&TO

Fairview Heights

MIDAMERICA BANK & TRUST CO. OF FAIRVIEW
Rt. 50 At State Rt. 159 62208
618/397-7200
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr., VP&TO
Nb: James R. Cavataio, TO&FinConslt
TrInv: Clark G. Davis, SrVP&TrInvO
EmplBen: Gerald R. Grodeon, SrVP&PenTO
Kay D. Null, TO&FinAdm
Robert M. Yoffie, TO&FinConslt

Farmer City

FARMER CITY STATE BANK
P.O. Box 200 61842
309/928-2161 Tr$10 Mil
Hd: Dick Maxwell, SrVP&TO

Flanagan

FLANAGAN STATE BANK
61740
815/796-2264
Hd: Paul Schwerin, Pres
PersTr: Don Wettsteen, VP

Flora

FIRST NATIONAL BANK
P.O. Box 10 62839
618/662-2155 Tr/o$3 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers: Roy F. Stine, TO
PersTr,EmplBen,Nb: Herbert Tackitt, AsstTO

Freeport

FIRST NATIONAL BANK OF FREEPORT
101 W. Stephenson St. 61032
815/233-3620
Hd: Kenneth A. Urban, SrVP&TO
TrOpers,AccAdm: Jill C. Resnick, TO
EmplBen: Paul W. Lindvall, TO
AccAdm: Diane Hattery, AsstTO
STATE BANK OF FREEPORT
P.O. Box 30 61032
815/235-5151 Tr$40 Mil
Hd: Thomas R. Schulz, VP&TO
PersTr: Stephen R. Kroeger, AsstTO
TrInv: Milo I. Goldhagen, AsstVP&TrInvO

Galena

GALENA STATE BANK & TRUST CO.
216 S. Commerce St. 61036
815/777-0663 Tr$1 Mil
Hd: Jerry L. Murdock, ExecVP&TO
Lois Jean Wienen, AsstTO

Galesburg

BANK OF GALESBURG
P.O. Box 790 61401
309/343-4141 Tr$10 Mil
Hd: Shawn A. Welch, SrTO
FARMERS & MECHANICS BANK
21 East Main St. 61401
309/343-7141 Tr$10 Mil
PersTr,TrOpers: Joan Peck, AsstTO
Farm: Wayne A. Billingsley, VP
FIRST GALESBURG NATIONAL BANK & TRUST CO.
200 E. Main St. 61401
309/342-4112 Tr$62 Mil
Hd,CorpTr,EmplBen: R. L. Smallwood, VP&TO
PersTr: Judy Konecki, TO
PersTr: Sidney Brady, TO
TrInv,ComTrF,TrOpers: Charles A. Linn, VP&TrInvO
Farm: Raymond Kreig, VP&FM

Geneseo

CENTRAL TRUST & SAVINGS BANK
P.O. Box 89 61254
309/944-5601 Tr$14 Mil
Hd: Jack K. Austin, VP&TO

Geneva

FIRST NATIONAL BANK OF GENEVA
21 N. Third St. 60134
312/232-6700 Tr$32 Mil
Hd: Michael V. Smith, VP&TO
TrOpers: Robert L. Zeller, AsstVP
LandTr: Sally J. Gossman, LandTrO
STATE BANK OF GENEVA
P.O. Box 108 60134
312/232-3230 Tr$8 Mil
Hd: Gary L. Moline, VP&TO

Germantown

GERMANTOWN TRUST & SAVINGS BANK
601 Main St. 62245
618/523-4202 Tr$2 Mil
Hd: James R. Lampe, TO
Coleen Sonroeder, AdmAsst

Gibson City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 231 60936
217/784-4206 Tr/u$1 Mil
Hd: Robert D. Knapp, ExecVP&TO

Gillespie

PEOPLES STATE BANK
P.O. Box 148 62033
217/839-2141 Tr$3 Mil
Hd: Larry D. Thorpe, ExecVP&TO

Girard

STATE BANK OF GIRARD
202 West Center St. 62640
217/627-2112
Hd: Larry J. Tucker

Glen Ellyn

DU PAGE BANK & TRUST CO.
466 Main St. 60137
312/469-6000 Tr$13 Mil
Hd,PersTr: George C. Larsen, VP&TO
TrOpers: Yvonne Nelson, AsstTO

Glenview

GLENVIEW STATE BANK
800 Waukegan Rd. 60025
312/729-1900 Tr$26 Mil
Hd,Nb: Kenneth H. Cooke, VP&TO
PersTr,Est: Myra Firishchak, TO
LandTr: Alice Hansen, AsstTO
TrOpers: Karen Rounsfull

Granite City

FIRST GRANITE CITY NATIONAL BANK
1960 Edison Ave. 62040
618/451-5421
Hd: John H. Tallgren, VP&TO
TrOpers: Laveeda Knobbe, AsstTO
GRANITE CITY TRUST & SAVINGS BANK
1909 Edison Ave. 62040
618/876-1212 Tr$18 Mil
Hd: R. J. Hildebrand, VP&TO
M. Thornton, AsstTO

ILLINOIS (Cont'd)

Graymont

STATE BANK
P.O. Box 53 61743
815/743-5951 Tr$1.8 Mil
Hd: Lyle E. Leach, Pres&TO

Grayville

THE PEOPLES NATIONAL BANK OF GRAYVILLE
119 S. Middle St. 62844
618/375-2261 Tr$2 Mil
Hd: Maurice Elder, TO

Greenfield

FARMERS STATE BANK
Walnut & Main Sts. 62044
217/368-2171 Tr/u$1 Mil
Hd: Robert A. Narmont

Greenville

BRADFORD NATIONAL BANK
100 E. College Ave. 62246
618/664-2200 Tr$3 Mil
Hd: Frank R. Joy, SrVP&TO

FIRST BANK & TRUST CO. IN GREENVILLE
P.O. Box 340 62246
618/664-1111 Tr$2 Mil
Hd: W. Wayne Robertson, Pres&TO
TrOpers: Vesper Marti, AsstTO

Gridley

FIRST BANK & TRUST CO. OF GRIDLEY
P.O. Box 988 61744
309/747-2100 Tr$1 Mil
Hd,PersTr,TrInv,Nb: Bob McNamara, TO
CorpTr,TrOpers,Nb: Jim Hanfland, AsstTO

Hammond

STATE BANK OF HAMMOND
P.O. Box 128 61929
217/262-3093 Tr$12 Mil
Hd: P. R. Willey, Pres&TO

Hanover Park

FIRST STATE BANK & TRUST COMPANY OF HANOVER PARK
1400 Irving Park Road 60103
312/837-2700
Hd: John J. Hays, Jr.

Harvard

FIRST STATE BANK
P.O. Box 249 60033
815/943-6441 Tr/u$1 Mil
Hd: Joseph L. Crabb, Pres&TO
Shirley Sweatman, Csh&VP
Mel Hinterlong, ExecVP&AsstTO

HARVARD STATE BANK
P.O. Box 40 60033
815/943-4407 Tr$2.2 Mil
Hd: C. H. Maddox, Pres&TO

Harwood Heights

PARKWAY BANK & TRUST CO.
4800 N. Harlem Ave. 60656
312/867-5600 Tr/o$5 Mil
Hd: Berthold H. Schreiber, VP&TO
Rosemary Galluzzo, AsstTO&AsstSec
Diane Y. Peszynski, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

Havana

HAVANA NATIONAL BANK
112 S. Orange 62644
309/543-3361 Tr$12 Mil
Hd: F. S. Cook, Jr., Chm&TO

STATE BANK OF HAVANA
101 W. Main St. 62644
309/543-4491 Tr$2 Mil
Hd: James Frazee, TO
Darrel Hilst, ExecVP&TO

Herrin

THE BANK OF HERRIN
101 S. Park Ave. 62948
618/942-6666 Tr$5.5 Mil
Hd: Ed Goodwin, ExecVP&TO
Mildred Nielson, AsstTO

Hickory Hills

BANK OF HICKORY HILLS
7800 West 95th St. 60457
312/598-7400 Tr$7 Mil
Hd,EmplBen,TrOpers: Gary R. Bertacchi, AsstTO
Nb: Mark C. Randall, SrTO

Highland

FARMERS & MERCHANTS BANK
1223 Broadway 62249
618/654-4511, Ext. 205 Tr$20 Mil
Hd: Larry L. Essenpreis, VP&TO
Fred M. Schneider, TrAdm

FIRST NATIONAL BANK
P.O. Box 10 62249
618/654-2331 Tr$7 Mil
Hd: Mildred Weidner, TO

Highland Park

FIRST NATIONAL BANK
513 Central Ave. 60035
312/432-1800
Hd: William L. Eifrig, SrVP
TrInv: William M. Bayuk, VP
TrInv: William Ryan, VP
PersTr: Mary D. White, VP

Hinsdale

HINSDALE TRUST SERVICE OFFICE
(Trust Service Office of LaGrange Bank & Trust)
5 N. Lincoln 60521
312/579-4426 Tr$65 Mil
Hd: George H. Starmann, III, SrVP

Homewood

COMMUNITY BANK OF HOMEWOOD-FLOSSMOOR
18600 Dixie Hwy. 60430
Hd: William J. Murphy
TrOpers: Judith A. Graham, AsstTO

Hoopeston

CITY NATIONAL BANK
Lock Drawer 9 60942
217/283-6671 Tr$5 Mil
Hd: Byron Hedgecock, Pres
TrOpers: Connie Fenwick, AsstCsh&TO

Itasca

ITASCA BANK & TRUST
308 Irving Park Rd. 60143
312/773-0350 Tr$6 Mil
Hd: Jack E. Mensching
TrCoun: Jules V. Meyering

Jacksonville

ELLIOTT STATE BANK
73 Central Park Plaza 62650
217/245-5151 Tr$34 Mil
Hd: Charles D. Ransdell, VP
Matthew A. Smith, TO
Farm: Douglas J. Thompson, AsstVP&FM
Allan Worrell, FM
Jane E. Doyle, TO
Kris Boes, TrAsst

THE FARMERS STATE BANK & TRUST CO.
200 W. State St. 62651
217/245-5131 Tr$40 Mil
Hd: Robert E. Linde, VP&TO
Farm: James A. Middendorf, FM&AsstTO
TrInv: Richard R. Hudson, TO

Jerseyville

THE STATE BANK OF JERSEYVILLE
117-121 South State St. 62052
618/498-2151 Tr$6 Mil
Hd: Donald D. Durbin, TO
EmplBen: Sonja Shaw, AsstTO

Joliet

FIRST NATIONAL BANK
78 N. Chicago St. 60431
815/726-4371 Tr/o$85 Mil
Hd: Wayne Huffman, VP&TO
TrOpers: James Alexa, AsstVP&TO
Mary Ann Wurtzberger, TO

LOUIS JOLIET BANK & TRUST CO.
1812 W. Jefferson St. 60436
815/725-5111 Tr$10.6 Mil
Hd: John P. Sternisha, VP&TO
Robert L. Porter, Pres&TO

NATIONAL BANK OF JOLIET
121 N. Chicago St. 60431
815/723-0683 Tr$11.5 Mil
Hd: Michael D. Wimberly, VP&TO
TrOpers: Karen Rodriguez

UNION NATIONAL BANK & TRUST CO. OF JOLIET
50 W. Jefferson 60431
815/727-6020 Tr$130 Mil
Hd,TrInv: Paul E. Gantzert, VP&SrTO
PersTr,EmplBen: H. Dale Hartman, VP&TO
PersTr,LandTr: Judith M. Holmes, TO
PersTr: Ronald J. Erjavec, VP&TO
TrOpers: Diane C. Rolf, TO
EstPlng: Patricia J. Stalzer, TO

Jonesboro

FIRST NATIONAL BANK
Public Square 62952
618/833-5613 Tr/u$1 Mil
Hd: Tirzah Tweedy

Kankakee

CITY NATIONAL BANK
189 E. Court St. 60901
815/937-3687 Tr$65 Mil
Hd: Mark F. Polzin, SrVP&SrTO
TrOpers: Jean Green, TOpMgr
PersTr: D. C. Mitchell, TrAdm
TrInv: C. D. Lindokken, IO
EmplBen: Michael T. Regas, TrAdm
EstAdmin: R. R. Chaplinski, TO

FIRST BANK OF MEADOWVIEW
Meadowview Shopping Ctr. 60901
815/935-7000
Hd: Donald V. McCann

FIRST TRUST & SAVINGS BANK
P.O. Box 112 60901
815/937-7740 Tr Np
Hd: Peter J. Porter, VP&TO
PersTr: Elsdon L. Maynard, AsstVP&TO
TrOpers: Steve Ortman, AsstTO
J. R. Tate, FM
Steven Wirth, FM
Billy Treece, FM

Kansas

KANSAS STATE BANK
P.O. Box 368 61933
217/948-5191
Hd: Michael O. Kern, Pres&TO

Kempton

KEMPTON STATE BANK & TRUST
60946
815/253-6271   Tr/u$1 Mil
Hd: David D. Travis, Pres&TO

La Grange

FIRST NATIONAL BANK OF LA GRANGE
P.O. Box 69 60525
312/482-7700   Tr$14 Mil
Hd,PersTr,CorpTr: Joachim J. Brown, TO
TrOpers: Cynthia T. Sikora, TOpO
LA GRANGE BANK & TRUST COMPANY
14 S. La Grange Rd. 60525
312/579-4462   Tr$80 Mil
(Trust Service Office in Hinsdale)
Hd: George H. Starmann, III, SrVP&TO
H. Susan Jones, VP
Irene O'Connor, VP
George Norton, VP
Robert J. Bennett, VP
Ed Maraz, VP
Judith French, TO
Judy Lane, IO

La Salle

LA SALLE NATIONAL BANK
105 Marquette St. 61301
815/223-7300   Tr$10 Mil
Hd: F. G. Bichl, Jr., ExecVP&TO
Marjorie Utz, AsstTO
LA SALLE STATE BANK
P.O. Box 462 61301
815/223-8800   Tr$4.4 Mil
Hd: E. J. Stuppy, TO
D. Lawler, AsstTO&VP

Lake Forest

FIRST NATIONAL BANK
265 E. Deerpath 60045
312/234-5100   Tr$150 Mil
Hd: Ronald E. Moss, SrVP
TrInv: Peter A. Massa, TrInvO
TrOpers: Donald Barnes, TOpO
TrTax: Richard Ferris, AsstVP&TO
EmplBen: Gerald Hoffman, TO
EstAdmin: John M. Hares, VP
PersTr: Ronald Eich, AsstVP
Ronald Hoaglund, TO
Mary Ann Hartwick, TO
LandTr: Ronald L. Kilgus, TO
Peggy A. Peters, TO

Lansing

BANK OF LANSING
3115 Ridge Road 60438
312/474-6161   Tr$4.5 Mil
Hd: Gary J. Irwin, TO
FIRST NATIONAL BANK
Ridge Road at Roy St. 60438
312/474-1300   Tr$22.5 Mil
Hd: Thomas C. Cornwell, VP&TO

Lawrenceville

LAWRENCEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 597 62439
618/943-3336
Hd: James E. Oberts, Pres&TO
TrOpers: Barbara J. Boyer, AsstTO

Lebanon

MIDAMERICA BANK & TRUST CO. OF LEBANON
P.O. Box 127 62254
618/537-4428
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, Jr., VP&TO
TrInv: Clark G. Davis, SrVP&TrInvO
TrOpers: George W. Wolfslau, Pres-Asst&TO
TrPen,EmplBen: Gerald R. Grodeon, SrVP&TO
Nb: James R. Cavataio, TO&FinConslt
Donald A. Healey, VP&IO
Kay D. Null, TO&FinAdm
Robert M. Yoffie, TO&FinConslt

Lexington

PEOPLES BANK
P.O. Box 66 61753
309/365-2911   Tr/o$1 Mil
Hd: James M. Killian, VP&TO
TrInv: Glenn Kemp, Pres

Lincoln

FIRST NATIONAL BANK IN LINCOLN
303 S. Kickapoo St. 62656
Hd: James Walden, VP&TO
James H. Orr, VP,Csh&TO
STATE BANK
508 Broadway 62656
217/735-5551   Tr$6 Mil
Hd: Elton V. Huntington, TO

Litchfield

LITCHFIELD BANK & TRUST CO.
P.O. Box 386 62056
217/324-3935   Tr/o$3 Mil
Hd: Joann H. Anderson, TO
EmplBen: Arnold R. Birkenkamp, VP&AsstTO
FmMgr: Frank Whitlock, AsstCsh

Lockport

HERITAGE FIRST NATIONAL BANK OF LOCKPORT
814 State Street 60441
815/838-0252
Hd: Cynthia A. Conachen, TO
Donna J. Wroblewski, AsstTO

Lombard

STATE BANK OF LOMBARD
(Land Trusts Only)
211 W. St. Charles Rd. 60148
312/627-3100   Tr/u$1 Mil
Hd: Frank P. Novel, ExecVP&TO
WEST SUBURBAN BANK
701-711 S. Westmore 60148
312/629-4200   Tr$15 Mil
Hd: George E. Batten, VP&TO

Lovington

HARDWARE STATE BANK
P.O. Box 107 61937
217/873-4313   Tr/u$1 Mil
Hd,PersTr,CorpTr: E. Ray Duncan, Pres&TO
A. Faye Daily, VP,Csh&AsstTO

Lyons

BANK OF LYONS
8601 W. Ogeden Ave. 60534
312/447-5600
Hd: Donald S. Forst, TO

Macomb

CITIZENS NATIONAL BANK
127 S. Side Square 61455
309/833-4551
Hd,PersTr,Prob,EmplBen,TrInv,Nb,CorpTr, DisBrkg: Lyle L. Dake, VP&TO
PersTr,Prob,Nb: Allen S. Worsley, AsstTO
TrOpers: Alice Thorman, AsstTO
Farm: C. C. Spencer, AsstVP&FM
Mark T. Kettlekamp, VP&FM
Nancy Dobey, AsstCsh
UNION NATIONAL BANK
119 N. Randolph St. 61455
309/833-4111   Tr$15 Mil
Hd,PersTr,EmplBen,TrOpers: Herbert L. Strong, VP&TO
CorpTr,TrInv,Nb: Victor J. Henson, AsstTO

Maple Park

FIRST STATE BANK
P.O. Box 218 60151
815/827-3289
Hd: E. A. P. Hutchison, Pres&TO
TrOpers: Louise N. Luhtala, VP&AsstTO

Marengo

MARENGO STATE BANK
100 W. Washington 60152
815/568-7236   Tr$1 Mil
Hd: C. P. Ackman, VP&TO

Marshall

DULANEY NATIONAL BANK
P.O. Box 69 62441
217/826-2392   Tr$1 Mil
Hd: Dale H. Murphy, Pres
FIRST NATIONAL BANK
215 N. Michigan Ave. 62441
217/826-6311   Tr$1.5 Mil
Hd: Wayne Evans, TO

Martinsville

MARTINSVILLE STATE BANK
P.O. Box D 62442
217/382-4145
Hd: D. T. Macey
B. R. Calvert, AsstTO
D. R. Romines, AsstTO

Mascoutah

FIRST NATIONAL BANK
121 E. Main St. 62258
618/566-2333
Hd: Don Schaack, Pres&TO
Walter W. Butler, Chm&AsstTO
TDP: Michael Karnes
MIDAMERICA BANK & TRUST CO. OF MASCOUTAH
9 E. Main St. 62258
618/566-2131
Hd: Bruce D. Barton, ExecVP&TO
PersTr: Thomas C. Wangelin, VP&TO
TrInv: Clark G. Davis, SrVP&TO
Nb: James R. Cavataio, TO&FinConslt
Pens: Gerald R. Grodeon, SrVP&TO
Kay D. Null, TO&FinAdm
Robert Yoffie, TO&FinConslt
George W. Wolfslav, TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

ILLINOIS (Cont'd)

Mattoon

CENTRAL NATIONAL BANK OF MATTOON
P.O. Box 685 61938
217/234-6434 Tr$25 Mil
Hd: Malcolm F. O'Neill, VP&TO
CorpTr,TrOpers: Ralph L. Ingram, AsstTO
ComTrF: Monya Russell, Sec
Farm: Steven L. Johns, FM
Brenda Hedricks, Sec

FIRST NATIONAL BANK, MATTOON, ILLINOIS
P.O. Box 562 61938
217/234-7454 Tr$39 Mil
Hd: Clark W. Brogan, VP&SrTO

Maywood

MAYWOOD-PROVISO STATE BANK
411 Madison St. 60153
312/345-1100 Tr$5 Mil
Hd: Nancy K. Kelley, VP&TO

Mazon

MAZON STATE BANK
North & Depot Sts. 60444
815/448-2102 Tr$1 Mil
Hd: Robert W. Breisch, TO
TrOpers: Leonora Walker, AsstTO

McHenry

McHENRY STATE BANK
3510 W. Elm St. 60050
815/385-1040 Tr$25 Mil
Hd: Robert B. Schneider, VP&TO
TrOpers: Eloise Benes, AsstTO

Melrose Park

MELROSE PARK NATIONAL BANK
17th Ave. & Lake St. 60160
312/681-8600 Tr$15 Mil
Hd: Barbara J. Karg, VP&TO
Joanne M. Pievitz, AsstVP&TO

Mendota

FIRST STATE BANK
706 Washington, P.O. Box 250 61342
815/539-6731 Ext. 48 Tr/o$2 Mil
Hd: Harold Hitchins, Pres
TrOpers: Mary Sterchi, AsstTO

NATIONAL BANK OF MENDOTA
P.O. Box 190 61342
815/539-9346 Tr$5 Mil
Hd: R. W. Dempster, Pres&TO

Metropolis

THE CITY NATIONAL BANK
423 Ferry St. 62960
618/524-2161
Hd: Lester Mittendorf, Pres

THE NATIONAL STATE BANK
401 Ferry St.
P.O. Box 529 62960
618/524-9316 Tr/u$2 Mil
Hd: Roy Moorman, Pres&TO
Donald Rottmann, ExecVP&AsstTO

Milford

CITIZENS STATE BANK
36 East Jones St. 60953
815/889-4131 Tr/u$1 Mil
Hd: Arthur R. Murray, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: James Cross, ExecVP
ComTrF,TrOpers: Dennis Neal, VP

Millstadt

FIRST NATIONAL BANK
3 E. Washington St. 62260
618/476-1351 Tr/u$2 Mil
Hd: Woodrow Baltz, VP&TO

Minier

FIRST FARMERS STATE BANK OF MINIER
206 W. Central Ave. 61759
309/392-2623
Hd: Bruce Otto, AsstTO

Minonk

MINONK STATE BANK
P.O. Box 155 61760
309/432-2552 Tr$2 Mil
Hd,PersTr: Donald Henegar, TO&Csh
Steven O. Riley, VP&AsstTO

Moline

FIRST NATIONAL BANK OF MOLINE
501 15th St. 61265
309/757-8460 Tr$67 Mil
Hd,EmplBen,Nb: Joseph Van Hooreweghe, VP&TO
PersTr,CorpTr,TrInv,ComTrF: D. C. Van DeWiele, VP&TO
TrInv,ComTrF,EmplBen,Nb: Bryant Goodall, TrInvO
TrOpers: L. D. Dellitt, TOpO&AsstCsh
Nixola A. Barnes, AsstTOpO

MOLINE NATIONAL BANK
506 15th St. 61265
309/797-7600 Tr$356 Mil
Hd,PersTr,Nb: Gerald W. Saunders, SrVP&TO
TrInv,EmplBen,PersTr: Frank Budinscak, VP&TrInvO
TrInv,Nb,PersTr: John D. Martin, VP&TrInvO
TrInv,ComTrF,PersTr: John H. McCraney, VP&TrInvO
TrOpers,Est: Terry Finley, VP&TO
RE,GTO,PersTr: Dennis Norling, VP&TO
TrInv,PersTr,Admin: Charles A. Peterson, AsstVP&TO
Admin,PersTr: Dorris Adams, AsstVP&TO
GTO,Admin: Vivian Hammerberg, AsstVP&TO
Opers,Est: Marlene Prosser, AsstVP&TO
Admin: Thomas Gayan, TO
Admin: Mary Watkins, TO
TxO: Carol Peterson, AsstTO

Momence

PARISH BANK & TRUST CO.
P.O. Box 228 60954
815/472-2676
Hd: Larry L. Heninger, VP&TO

Monmouth

NATIONAL BANK OF MONMOUTH
100 E. Broadway 61462
309/734-7981 Tr$15 Mil
Hd: Frederick H. Stanton, TO

Monticello

FIRST STATE BANK
201 W. Main St. 61856
217/762-9431 Tr/u$1 Mil
Linda J. Ayers, TO

NATIONAL BANK OF MONTICELLO
P.O. Box 391 61856
217/762-2111 Tr$10 Mil
Hd,Nb: J. D. Gard, TO
William E. Max, AsstTO
Ceal Houser, TrAdm

Morris

THE FIRST NATIONAL BANK OF MORRIS
P.O. Box 590 60450
815/942-0121 Tr$5 Mil
Hd: Edward W. Bozett, VP&TO
TrOpers: Sharon Mickelson, AsstTO

GRUNDY COUNTY NATIONAL BANK
201 Liberty St. 60405
815/942-0130 Tr$12 Mil
Hd: James H. Tannenbaum, VP&TO

Mt. Carmel

BANK OF MT. CARMEL
P.O. Box 33 62863
618/263-3833
Hd: Gene Guisewite, Pres&TO

SECURITY BANK & TRUST CO.
P.O. Box 193 62863
618/262-8687 Tr$7 Mil
Hd: James P. Dawson, TO

Mt. Morris

CITIZENS STATE BANK
P.O. Box 151 61054
815/734-4116 Tr$2 Mil
Hd: Helen Borneman, TO
Glenn Bevington, AsstTO

Mt. Prospect

FIRST NATIONAL BANK OF MT. PROSPECT
Land Trusts
P.O. Box 319 60056
312/392-1600
Harold R. Pehlke, Pres&TO
Elizabeth C. Schlaver, AsstVP&TO

MT. PROSPECT STATE BANK
P.O. Box 279 60056
312/398-4131 Tr$40 Mil
Hd: Peter D. Walter, VP&TO
TrAdmin: Paul M. Greene, TO

Mt. Vernon

FIRST BANK & TRUST CO.
P.O. Box 1149 62864
618/242-6521 Tr$10 Mil
Hd: David E. Busby, SrVP&TO
Darla Wilks, AsstTO

SECURITY BANK & TRUST CO.
119 N. Main and Ninth Sts. 62864
618/242-4000 Tr$12 Mil
Hd: Douglas G. Small, TO
James B. Kelley, AsstTO

Murphysboro

THE CITY NATIONAL BANK
1301 Walnut St. 62966
618/684-3191 Tr$4.4 Mil
Hd: Gary T. Miller, TO
Arlene Brown, AsstTO

FIRST BANK & TRUST CO. OF MURPHYSBORO
P.O. Drawer 219 62966
618/687-1711 Tr$1.5 Mil
Hd: Barbara J. Doherty, TO
TrOpers: Linda L. Holmes, AsstTO

Naperville

BANK OF NAPERVILLE
503 N. Washington St. 60566
312/420-3512
Hd: G. K. Pilkenton, VP&TO

NAPERVILLE NATIONAL BANK & TRUST CO.
P.O. Box 210 60566
312/355-8800 Tr/o$15 Mil
Hd: Richard F. Condon, VP&TO
TrOpers: Ann S. Boecker, TrAdmO
Elizabeth A. Sperry, TOpO

New Berlin

WARREN-BOYNTON STATE BANK
P.O. Box 8 62670
217/488-6091 Tr/u$1 Mil
Hd: Robert Pfeffer, Pres&TO

New Lenox

NEW LENOX STATE BANK
110 West Maple Street 60451
815/485-7500 Tr$1.7 Mil
PersTr,ComTrF,TrOpers: Jo Ann Gleason
TrInv,Nb: Gary Orler

Newton

FIRST NATIONAL BANK
P.O. Box 32 62448
618/783-8411
Hd: Maurice D. Farmer, Pres&TO
Delane S. Cleaver, ExecVP&AsstTO

Niles

DEMPSTER PLAZA STATE BANK
8720 Dempster St. 60648
312/298-3300
LandTr: Margaret L. Urban, TO

Normal

FIRST NATIONAL BANK OF NORMAL
210 Broadway 61761
309/452-1171 Tr$8.42 Mil
Hd,PersTr,CorpTr: Melvin D. Schultz, VP&TO
Steven Lott, AsstTO&FM
Barbara Adams, AsstTO

Northbrook

NORTHBROOK TRUST & SAVINGS BANK
1200 Shermer Rd. 60062
312/272-2000 Tr$10 Mil
John R. Gunnarson, VP&TO
Fern N. Kutok, LandTO

Oak Brook

OAK BROOK BANK
2021 Spring Road 60521
312/654-1050 Tr$15 Mil
Hd: Laura Van Eerden, TO
Charles E. Morris, AsstTO
Glen Krietsch, AsstTO

Oak Park

AVENUE BANK & TRUST CO. OF OAK PARK
104 N. Oak Park Ave. 60301
312/383-5400 Tr$43 Mil
Hd: Frank J. Roth, VP&TO
William E. Tierney, TO
Susan L. Trage, TO

OAK PARK TRUST & SAVINGS BANK
Village Mall Plaza 60301
312/383-1000 Tr$150 Mil
Hd,Nb: J. Terence Gallagher, SrVP&TO
TrInv,ComTrF: Frederick L. Hennings, VP
PersTr,Prob: Terry G. Beaudry, VP&TO
EmplBen,CorpTr: Jill Lynn Vihtelic, TO
TrOpers: Mrs. Patricia C. Crowe, AsstVP&TO

SUBURBAN TRUST & SAVINGS BANK
840 S. Oak Park Ave. 60304
312/848-6700 Tr$20 Mil
Hd: Christopher R. Joyce, SrVP&TO
PersTr,TrOpers: Ramona Zavattaro, AsstTO
LandTr: Rac Matthieu, AsstTO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

O'Fallon

FIRST BANK & TRUST COMPANY OF O'FALLON
200 South Lincoln Ave. 62269
618/632-3664 Tr$2 Mil
Hd: Helen Nichols, TO
Donna Kloustermeyer, AsstTO
TrCommittee: Irma Meckfessel, VP
John K. Rohleder, ChrnBd
Mike Jackson, VP

Ogden

THE FIRST NATIONAL BANK
East Ave. & Broadway 61859
217/582-2175 Tr$1 Mil
Hd: James L. Myers, Pres&SrTO
Carolyn J. Sadler, VP&TO

Olney

FIRST NATIONAL BANK IN OLNEY
P.O. Box 100 62450
618/395-8541 Tr$2 Mil
Hd,PersTr,CorpTr: Fred Newton, Jr., SrVP&TO

OLNEY TRUST BANK
P.O. Box 158 62450
618/395-4311 Tr$10 Mil
Hd: Lawrence J. Weber, Pres&TO

Ottawa

FIRST NATIONAL BANK
701-703 La Salle St. 61350
815/434-0044, Ext. 41 & 66 Tr$15 Mil
Hd: George J. Spiros, VP&TO
Antoinette C. Watson, AsstTO

Palatine

FIRST BANK & TRUST CO.
35 N. Brockway 60067
312/358-6262 Tr$25 Mil
Hd,TrInv,Nb: Robert G. Hershenhorn, Chm&TO
PersTr: Gloria Richiardi, AsstTO
CorpTr: James A. Drysdale, AsstTO
TrOpers: Ann Tylman, AsstTO

PALATINE NATIONAL BANK
P.O. Box 39 60067
312/359-1070 Tr$25 Mil
Hd: Colleen K. Hubler, TO

Palestine

FARMERS STATE BANK
62451
618/586-5201 Tr/u$1 Mil
Hd: Owen M. Landrith, Pres&TO
Judith K. Adams, VP&TO

Palos Heights

PALOS BANK & TRUST CO.
12600 South Harlem Ave. 60463
312/448-9100 Tr$1.8 Mil
Hd: Jody Lowenthaly, AsstTO
TrDept: Jeffrey C. Scheiner, AsstTO
TrOpers: Toni Bauman, TrMgr

Paris

CITIZENS NATIONAL BANK
110 W. Court St. 61944
217/465-7641 Tr/o$25 Mil
Hd: W. L. Milbourn, Pres&TO
PersTr,TrInv,TrOpers,Nb: H. V. Deffenbaugh, VP&TO

EDGAR COUNTY BANK & TRUST CO.
101 W. Wood 61944
217/465-4154
Hd: William B. Dennis, TO

Park Ridge

CITIZENS BANK & TRUST CO.
1 South Northwest Hwy. 60068
312/399-4100 Tr$150 Mil
Hd: Stephen M. Totton, VP&TO
PersTr: Jerry Anderton, AsstVP
TrInv: Merton E. Sarvay, VP&TrInvO
EmplBen: Karl H. Seesser, AsstVP
TrOpers: Catherine McCarthy
Nb: John E. O'Loughlin, TO

FIRST STATE BANK & TRUST CO. OF PARK RIDGE
(Land Trust Only)
P.O. Box 718 60068
312/692-4114
Hd: Eugene T. Carter, Pres
PersTr: Robert Chodill, AsstTO
Thomas D. Olen, AsstTO

Pecatonica

BANK OF PECATONICA
P.O. Box 430 61063
815/239-1131 Tr$1.3 Mil
Hd: L. E. McKee, TO
PersTr: Berry Loveall, AsstTO
PersTr: Erin Steinharser, AsstTO

Pekin

FIRST NATIONAL BANK & TRUST CO.
111 N. 6th St. 61554
309/347-7781 Tr$14 Mil
Hd: Alice M. Hudson, TO

HERGET NATIONAL BANK
33 S. 4th St. 61554
309/347-1131 Tr$32 Mil
Hd,TrInv,EmplBen: F. Michael Schaefer, VP&TO
Prob,PersTr: James A. Ligon, TO

Peoria

COMMERCIAL NATIONAL BANK OF PEORIA
301 S.W. Adams St. 61631
309/655-5000 Tr$483 Mil
Hd: Bruce F. Snyder, SrVP
PersTr: Hayne Ellis, III, VP
PersTr: David H. Welch, VP
Prob: Howard P. Gallatin, VP
TrInv: Ted T. Dahl, VP
ComTrF,EmplBen,Nb: Douglas S. Stewart, VP
TrOpers: James H. Hawkins, VP
Tax: Martha L. Snyder, TrTaxO

FIRST NATIONAL BANK OF PEORIA
P.O. Box 809 61601
309/676-1311 Tr$211 Mil
Hd: Wayne W. Ayers, VP&SrTO
PersTr,Nb: C. Richard Gillett, VP
TrInv,ComTrF: August Gureno, AsstVP
EmplBen: Bernard R. Filzen, AsstVP
TrOpers: Julia A. Anderson, TO

JEFFERSON TRUST & SAVINGS
124 S.W. Adams St. 61649
309/672-6174 Tr$180 Mil
Hd: Dale L. Sielaff, VP&SrTO
PersTr: Richard E. Firebaugh, AsstVP&TO
CorpTr: Lynn M. Diveley, AsstTO
Prob: Betty L. Meyers, TO
TrInv: Stephen C. Johnson, VP&TrInvO
Taxes,Plng: Margaret A. Mistic, AsstVP&TO
EmplBen: Michael J. Crecco, AsstVP&TO
TrOpers: Pamela J. Giger, AsstTO

THE NORTHWEST BANK OF PEORIA
P.O. Box 3678 61614
309/686-6133 Tr/u$1 Mil
Hd: G. H. Clausen, ExecVP&TO

SOUTH SIDE TRUST & SAVINGS BANK
2119 S. Adams St. 61602
309/676-0521 Tr$7.2 Mil
Hd: Rolla P. Godfrey, VP&TO

The Directory of Trust Institutions is
included in a T&E subscription!

ILLINOIS (Cont'd)

Peru

FIRST NATIONAL BANK IN PERU
P.O. Box 409 61354
815/223-0214
Hd: Harold L. Simkins, Pres&TO
Joan Mankowski, VP&AsstTO

Petersburg

FIRST NATIONAL BANK
P.O. Box 299 62675
217/632-7716 Tr$2 Mil
Hd: Randall A. Killebrew, Pres&TO

NATIONAL BANK OF PETERSBURG
P.O. Box 70 62675
217/632-3241 Tr$2 Mil
Hd: Phillip H. Deverman, VP&TO

Piper City

STATE BANK OF PIPER CITY
4 E. Peoria 60959
815/686-2258 Tr/u$1 Mil
Hd: Dennis R. Smith, Pres&TO
Marjorie Bargmann, AsstTO

Pittsfield

FIRST NATIONAL BANK
P.O. Box 498 62363
217/285-2176, Ext. 33-34 Tr$7 Mil
Christine Hannant, TO

Pontiac

BANK OF PONTIAC
300 W. Washington St. 61764
815/844-6155 Tr$10 Mil
Hd: Richard M. Winters, ExecVP&TO
Myron L. Otto, VP&TO
Wayne Taylor, VP&AsstTO

PONTIAC NATIONAL BANK
223 N. Mill St. 61764
815/844-3171 Tr$22 Mil
C. Dean Easton, Pres&TO
Richard Hiatt, VP&AsstTO
Marcia E. Cox, AsstTO
Farm: John Perring, SrVP&FM
Don Lambert, AsstFM

Princeton

CITIZENS FIRST NATIONAL BANK
P.O. Box 280 61356
815/875-4444 Tr$29 Mil
Hd: Peter F. Taft, VP&TO
TrInv: Mildred A. Eckstrom, AsstTO
TrOpers: Wanda Nelson, AsstTO

FIRST STATE BANK OF PRINCETON
815 S. Main St. 61356
815/875-2828 Tr$12.1 Mil
Hd: Perry E. Fishel, SrVP&TO
TrOpers: Thelma Beall, AsstVP

Princeville

PRINCEVILLE STATE BANK
P.O. Box 8 61559
309/385-4375 Tr/u$1 Mil
Hd: Jeanne McCoy, TO

Quincy

FIRST NATIONAL BANK AND TRUST CO. OF QUINCY
1201 Broadway 62301
217/223-4656 Tr$25 Mil
Donald K. Gnuse, Pres&TO
Carmen Walch, AsstTO
Elenora Williams, AsstTO

ILLINOIS STATE BANK
6th & Hampshire St. 62301
217/228-6200 Tr$35 Mil
Frank R. McFarland, VP&TO
Audrey K. Viar, AsstTO

MERCANTILE TRUST & SAVINGS BANK
440 Maine St., P.O. Box 371 62301
217/223-7300 Tr$75 Mil
Hd: Sidney D. Crouch, VP&TO
Paul A. Zeman, TO

STATE STREET BANK & TRUST CO.
801 State St. 62301
217/223-6480 Tr$15 Mil
Hd: Steve Akers, AssVP

Rantoul

BANK OF RANTOUL
201 East Champaign
P.O. Box 67 61866
217/892-2143 Tr$4 Mil
Hd: Larry E. Harshbarger, Pres&TO
Ray Uken, AsstTO

River Forest

RIVER FOREST STATE BANK & TRUST CO.
7727 Lake St. 60305
312/771-2500 Tr$4 Mil
Hd,TrOpers: Ann C. Calathas, TO

Robinson

CRAWFORD COUNTY STATE BANK
P.O. Box 531 62454
618/544-8666
Hd: Gregory P. Meador, VP&TO
Jan Evans, AsstTO

THE FIRST NATIONAL BANK IN ROBINSON
P.O. Box 679A 62454
618/544-8686 Tr$5 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: James W. Lane, VP&TO
TrInv: David Musgrave, Pres&TO
TrOpers: Donald Winterrowd, SrVP&TO

Rochelle

THE FIRST NATIONAL BANK & TRUST COMPANY OF ROCHELLE
510 Lincoln Highway 61068
815/562-5571 Tr$2 Mil
Hd: Theodore L. Tiltor, VP&TO

Rock Falls

ROCK FALLS NATIONAL BANK
P.O. Box 351 61071
815/625-0520
Hd: Richard J. Stinson, VP&TO

Rock Island

FIRST NATIONAL BANK
Second Ave. & 17th St. 61201
309/793-9321 Tr$85 Mil
Hd,TrInv,ComTrF: W. R. Hefter, SrVP&TrInvO
PersTr,EmplBen,Est: G. D. Vanderflugt, VP&TO
J. M. Miller, TO
PersTr,EmplBen,Est,Nb: A. B. Sheets, TO
TrOpers,PersTr: K. S. Speck, TO
PersTr,EmplBen: J. J. Caffery, TO

THE ROCK ISLAND BANK
230 18th St.
P.O. Box 8 61201
309/794-1120 Tr$46 Mil
Hd: Jack L. Leiby, AsstVP&TO
TrInv: John E. Miller, Pres

95.7% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

Rockford

AMERICAN NATIONAL BANK & TRUST CO.
501 Seventh St.
P.O. Box 1537 61110
815/968-2241 Tr$270 Mil
Hd,Nb: Glen W. Wilson, SrVP&TO
Admin: Jay R. Maddox, VP&TO
Admin&RE: Lillie L. Rude, TO
TrInv: Robert J. Meuleman, SrVP-Inv
TrOpers: Shirley Faerber, TO

CITY NATIONAL BANK & TRUST CO.
1100 Broadway, P.O. Box 1628 61110
815/968-3761 Tr$43 Mil
Hd,PersTr,CorpTr,Nb: Lee R. Mayer, VP&TO
TrInv,ComTrF: Richard L. Johannsen, VP&InvO
EmplBen: Marcia L. Mueller, AsstTO
TrOpers: Marion Maire, OpersSupv

FIRST NATIONAL BANK & TRUST CO.
401 E. State St. 61101
815/962-3771 Tr$200 Mil
Hd: Kenneth J. Roeh, ExecVP&TO
PersTr: George Wallace, VP
TrInv: Robert D. Eversman, VP
EmplBen: William Roland, Jr., TO
TrOpers: Douglas Burmeister, TOpO

ILLINOIS NATIONAL BANK & TRUST CO.
228 S. Main St. 61101
815/963-3431 Tr$300 Mil
Hd,Nb: John T. O'Connor, VP&TO
PersTr: David R. Bond, VP&TO
PersTr: Elizabeth C. Rainwater, AsstTO
PersTr: Mary D. Miley, AsstTO
TrInv: Darrell Thompson, VP&TO
ComTrF: David Esparza, AsstVP&IO
EmplBen: Thomas Scoville, TO&Sec

UNITED BANK OF ILLINOIS,N.A.
United Center, 120 West State St.
P.O. Box 464 61105
815/987-2110 Tr/o$94 Mil
Hd: Duane E. Lee, II, SrVP&TO
PersTr,CorpTr: Carolyn M. Allison, TO
TrInv: Edward M. Rounds, VP&TrInvO
ComTrF: Carol A. Burnell, TrInvO
EmplBen: Carole A. Malmberg, TO
TrOpers: Concetta Schleiches, TOpO
Nb: Lynnette C. Zitzke, TrRep
LandTr: Sue Kukla, TrAdm

Roselle

ROSELLE STATE BANK & TRUST CO.
P.O. Box 72200 60172
312/980-2700 Tr/u$10 Mil
Hd: Russell C. Shockey, VP&TO
Ruth I. Mayerhofer, AsstTO

St. Charles

ST. CHARLES NATIONAL BANK
200 W. Main St. 60174
312/584-5500 Tr$3.8 Mil
Hd: Cheryl Fair, VP&TO

STATE BANK OF ST. CHARLES
1 E. Main St. 60174
312/377-4170 Tr$45 Mil
Hd: Carl W. Rudolph, VP&TO
Eleanor Oberst, AsstTO
Robert G. Hoge, AsstTO

Salem

SALEM NATIONAL BANK
P.O. Box 409 62881
618/548-2200 Tr$5 Mil
Hd: Cheryl Beard, AsstTO

Schaumburg

FIRST BANK OF SCHAUMBURG
320 W. Higgins Rd. 60196
312/882-4000
Hd: Thea Nelson, AsstVP&TO

WOODFIELD BANK
Higgins & Meacham Roads 60196
312/882-6404
Dawn S. Enenbach, TO

Shannon

FIRST STATE BANK
1 South Linn St. 61078
815/864-2111
Hd: Omar C. Wilhelms, TO
Wesley L. Zink

Shelbyville

FIRST TRUST BANK OF SHELBYVILLE
200 West Main, P.O. Box 519 62565
217/774-5515 Tr$9 Mil
Hd: Robert M. Pancoast, VP&TO

SHELBY COUNTY STATE BANK
130 S. Morgan St.
P.O. Box 369 62565
217/774-3911
Hd: Michael T. Dove, Pres&TO
Charles Lane, ExecVP&TO
Virginia Wheeler, VP&TO
Greg Miller, AsstTO

Silvis

BANK OF SILVIS
11th St. at 1st Ave. 61282
309/752-1222 Tr/u$1 Mil
Hd: George Vretis

Skokie

FIRST NATIONAL BANK OF SKOKIE
8001 Lincoln Ave. 60077
312/673-2500 Tr/o$10 Mil
Hd: Richard M. Jung, VP&TrMgr
Florence Petella, AsstVP&TO
TrOpers: Kathleen Semmerling, TOpSupv

OLD ORCHARD BANK & TRUST CO.
P.O. Box 188 60077
312/679-2200 Tr$1 Mil
Hd: Bill Ensing
Mary W. Hopkins, AsstVP&AsstTO

SKOKIE TRUST & SAVINGS BANK
4400 Oakton St. 60076
312/674-4400 Tr/u$1 Mil
Hd: Roseann R. Cannariato
TrOpers: Lisa L. Kilbride

South Holland

SOUTH HOLLAND TRUST & SAVINGS BANK
P.O. Box 187 60473
312/333-2600 Tr$25 Mil
Hd,PersTr,CorpTr: Jack Dalenberg, VP&TO

★Springfield

CAPITOL BANK & TRUST CO.
1825 S. 6th St. 62708
217/544-6481 Tr$11 Mil
Hd: Thomas M. Hafel, TO

FIRST NATIONAL BANK
201 S. 5th St. 62701
217/753-7530 Tr/o$200 Mil
Hd: Charles N. Hammond, VP&TO
PersTr: Willard Thompson, AsstVP&TO
TrInv,ComTrF: G. E. Gifford, TrInvO
EmplBen,Nb: J. D. Graham, TrNbO
CorpTr,TrOpers: Pat Cook, TOpO
Farm: Don Farrow, VP&FM
City: Richard Poock, CityPropMgr

ILLINOIS NATIONAL BANK
One Old Capitol Plaza North 62705
217/753-7200 Tr$225 Mil
Hd,CorpTr,EmplBen,Nb: Michael O. Gibson, SrTO
PersTr: Marie Grabavoy, TO
TrInv: Ronald J. Krueger, SrTrInvO
ComTrF: Lisa A. Henrichs, AsstTrInvO
TrOpers: Sarah Jennings, TOpMgr

LAND OF LINCOLN BANK
1155 N. 9th St., P.O. Box 2328 62705
217/788-8000
Hd: Charles E. Hurst, ExecVP&TO

SANGAMON BANK AND TRUST
3019 Chatham Road 62704
217/787-3686
Hd: Roger S. Bucher
Rebecca A. Mueller, AsstTO

SPRINGFIELD MARINE BANK
East Old Capitol Plaza East 62701
217/525-9745 Tr$965 Mil
Hd: Lee G. Gamage, ExecVP
EmplBen: Michael W. Ference, AsstVP
TrInv: Michael Provines, VP
ComTrF: Albert H. Walters, VP
TrOpers: Rex A. Alexander, AsstVP
PersTr,CorpTr: Frank E. Ceynar, AsstVP

TOWN & COUNTRY BANK OF SPRINGFIELD
P.O. Box 359 62705
217/787-2100 Tr/u$2 Mil
Hd: Henry Kirschner, TO
T. L. Gooding, AsstTO
Robert A. Cross, TO
TrOpers: Robert L. Fulton, VP&Csh

Sterling

CENTRAL NATIONAL BANK
302 First Ave. 61081
815/626-4321 Tr$50 Mil
Hd,Nb,Adm: William Fournier
PersTr,CorpTr,EmplBen,TrOpers,TDP: Hal E. Cleavinger, SrVP&TO
TrInv,ComTrF: Stephen Bryan

Streator

STREATOR NATIONAL BANK
401 E. Main St. 61364
815/672-2941, Ext. 213 Tr$10 Mil
PersTr,TrInv,EmplBen,TrOper: Theresa M. Lukach, TO
FmMgmt: Richard Geschwind, TO

UNION NATIONAL BANK
201 E. Main St. 61364
815/673-3333 Tr$15 Mil
Hd: Phillip E. Martin, AsstVP&TO

Sublette

FARMERS STATE BANK
Main Street 61367
815/849-5242 Tr$1 Mil
Hd: Don J. Dinges

Sullivan

FIRST NATIONAL BANK
1 S. Main St. 61951
217/728-4302 Tr$3 Mil
Hd: John W. Hagen, Pres&TO
Jan W. Haegen, ExecVP&AsstTO
Helen Spaugh, AsstTO&AsstCsh
Michael Hagen, AsstTO&AsstCsh

STATE BANK OF SULLIVAN
P.O. Box 253 61951
217/728-4311 Tr$1 Mil
Hd: William A. Elder, TO

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.

Sycamore

FARMERS & MERCHANTS BANK
124 South Main St. 60178
815/895-9121
Hd: R. Duane Munter, Pres
Harry J. Best, VP

NATIONAL BANK & TRUST CO.
230 W. State St. 60178
815/892-2125 Tr$86 Mil
Hd: Howard A. Heidlauf, VP&SrTO
PersTr: John Boios, VP&TO
Farm: Clifford McConnell, VP&Mgr
PropMgmt: James M. Kirby, AsstVP&Sec
EmplBen: Sharon Z. Fesler
TrOpers: Janice C. Taylor

Taylorville

FIRST NATIONAL BANK
322 W. Main Cross 62568
217/824-2241 Tr$2 Mil
Hd: Dave Combs, Pres

FIRST TRUST & SAVINGS BANK
P.O. Box 309 62568
217/824-4955 Tr$77.2 Mil
Hd: Kenneth A. Hart, VP&TO
TrInv: Robert W. Slaybaugh, II, AsstVP&TO
Nb: Bonnie Bruns, AsstTO

Tinley Park

BREMEN BANK & TRUST CO.
17500 South Oak Park Ave. 60477
312/532-8000 Tr$11 Mil
Hd: Albert A. Stroka, VP,TO&Coun
TrOpers: Martha A. Kimzey
Joyce V. Cunningham, TO
Jean P. Fulton, TrSec

Toluca

THE CITIZENS NATIONAL BANK
201 N. Main St. 61369
815/452-2321 Tr$2.1 Mil
Hd: James P. Ghiglieri, Jr., ExecVP&TO
Donald L. Whitler, Pres&TO

Triumph

THE FIRST NATIONAL BANK
37 Main St. 61371
815/539-9301 Tr/u$1 Mil
Hd: Conrad Hanley

Tuscola

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 8 61953
217/253-3344
Hd: Douglas R. McCumber, Pres&TO
Earl R. Pendergrass, VP&AsstTO

TUSCOLA NATIONAL BANK
P.O. Box 98 61953
217/253-4711 Tr$1.5 Mil
Hd: William F. McCarty, Pres&TO
TrInv: Larry R. Kresin, SrVP&AsstTO
TrOpers: Lloyd A. Murphy, VP&AsstTO

Urbana

BUSEY FIRST NATIONAL BANK
P.O. Box 489 61801
217/384-4591 Tr$25 Mil
Hd,TrInv,EmplBen,Nb: Eugene Grandone, VP&TO
RE,Nb: Dan Slagell, FM
PersTr,Agcy: Trent Shepard, AsstTO
TrOpers: Greg Fink

CHAMPAIGN COUNTY BANK & TRUST CO.
P.O. Box 549 61801
217/384-3254 Tr$60 Mil
Hd,Nb: Warren E. Burgard, VP&SrTO
PersTr,TrInv,TrOpers: Glen C. Paine, VP&PersTO
EmplBen: Alan Mullaney, AsstTO

ILLINOIS (Cont'd)

Vandalia

FARMERS & MERCHANTS BANK
P.O. Box 130 62471
618/283-2211 Tr$1.25 Mil
Hd: Ann Goodin

FIRST NATIONAL BANK
P.O. Box 40 62471
618/283-1141 Tr$6 Mil
Hd: Thomas G. Diekroeger, VP&TO
Carol Williams, AsstTO

Villa Park

CONTINENTAL BANK OF OAKBROOK TERRACE
(Land Trust Only)
17 W. 695 Roosevelt Rd. 60181
312/495-3100
Anthony T. Catalano, VP&AsstTO

VILLA PARK TRUST & SAVINGS BANK
10 S. Villa Ave., P.O. Box 10 60181
312/834-0800 Tr$10 Mil
Robert Johanson, Pres&TO

Virden

FARMERS & MERCHANTS STATE BANK
P.O. Box 266 62690
217/965-5496 Tr/u$1 Mil
Hd: Greg Toppmeyer, ExecVP&TO

STATE BANK OF VIRDEN
103 S. Springfield 62690
217/965-3344 Tr/u$1 Mil
Willis Willoughby, ExecVP
Larry T. Herron, AsstTO

Virginia

PETEFISH, SKILES & CO.
P.O. Box 9 62691
217/452-3041 Tr$5 Mil
Hd: William M. Yaple, Chm&TO
Reginald Jokisch, Pres&AsstTO

Warren

CITIZENS BANK & TRUST CO.
135 Main St. 61087
815/745-2194 Tr$1 Mil
Hd: Lan Pinney, SrVP&TO

Warsaw

HILL-DODGE BANKING CO.
P.O. Drawer A 62379
217/256-4224 Tr$2 Mil
Hd: Gary E. Beeler, VP&TO

Watseka

WATSEKA FIRST NATIONAL BANK
216 South Fourth St.
P.O. Box 447 60970
815/432-3977 Tr$10 Mil
Hd: Warren A. Hanson
Norman Schultz
Debbie Gudeman

Wauconda

WAUCONDA NATIONAL BANK AND TRUST COMPANY
486 West Liberty St. 60084
312/526-6604 Tr$2 Mil
Hd: Lynn Brettner, VP&TO
TrInv: Robert Hinman, ChmBd&TO

Waukegan

AMERICAN NATIONAL BANK & TRUST CO.
2323 W. Grand Ave. 60085
312/623-9000 Tr$14 Mil
David B. DeSalvo, TO
Alex J. Beresoff, TO

BANK OF WAUKEGAN
1601 N. Lewis Ave. 60085
312/244-6000
Hd: Keith C. Ericksen, VP&TO

FIRST NATIONAL BANK
1 S. Genessee St. 60085
312/623-3800 Tr$1.5 Mil
Hd: Irwin A. Goodman, Pres&TO

Wellington

WELLINGTON STATE BANK
P.O. Box 114 60973
815/984-3130 Tr/u$1 Mil
Hd: Kennard J. Kling, ExecVP&TO
TrOpers,Nb: William Penicook, VP,Csh&AsstTO
W. J. Mellon, VP&AsstTO
W. Thomas Roberts, AsstVP&AsstTO

West Chicago

WEST CHICAGO STATE BANK
P.O. Box 250 60185
312/231-1800 Tr$.750 Mil
Hd,CorpTr,EmplBen: John R. Madden, Pres
Elizabeth P. Marecek, VP&TO
TrInv,Nb: John R. Rodelli, ExecVP&TO
Joachim J. Brown, TrCoun

Western Springs

FIRST NATIONAL BANK
4456 Wolf Rd. 60558
312/246-2200 Tr$1 Mil
Hd: William F. O'Meara, Jr., Chm&Pres

Wheaton

BANK OF WHEATON
211 S. Wheaton Ave. 60187
312/665-0300 Tr$42 Mil
Hd: Albert C. Koontz, SrVP&TO
PersTr,TrInv: Gary C. Crocus, VP&TO

GARY-WHEATON BANK
E. Wesley & Cross Sts. 60187
312/665-2600 Tr$100 Mil
Hd,Nb: Gregory W. Osko, VP
PersTr,TrInv,ComTrF: Douglas G. Eyles, VP
EmplBen: Barbara J. Skora, AsstVP
PersTr,TrOpers: Jerome M. Avner, AsstVP
TDP: Terry Anderson, Mgr

HAWTHORNE BANK OF WHEATON
1500 N. Main St.
P.O. Box 1058 60187
312/665-0050
Hd: Raymond Myers, VP&TO
Patricia A. Heckelman, VP&TO

Wheeling

WHEELING TRUST & SAVINGS BANK
350 E. Dundee Rd. 60090
312/537-0020 Tr$10 Mil
Hd: Phyllis Lindstrom
TrOpers: Jane Nagel

Williamsville

WILLIAMSVILLE STATE BANK
P.O. Box 379 62693
217/566-3387
Hd: John M. Jones, Chm&TO

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Winnetka

THE FIRST NATIONAL BANK
520 Green Bay Road 60093
312/441-4444 Tr$25 Mil
Hd: John D. O'Malley, SrVP
PersTr: Chapin Litten, VP
TrOpers: Anna Gordon, TrAsst
Holly Heap, TrAsst
Michael Mette, TrAsst

THE WINNETKA BANK
791 Elm St. 60093
312/441-4100 Tr$7.5 Mil
Hd: Frank H. Stratman, VP&TO

Woodstock

STATE BANK OF WOODSTOCK
101 S. Benton St. 60098
815/338-3131 Tr$15 Mil
Hd: J. F. Fabos, VP&TO

Worth

WORTH BANK & TRUST
6825 W. 111th St. 60482
312/488-6500 Tr$12 Mil
Hd: Linda S. Kirby, TO
TrOpers: Marilyn C. Sajdak, AsstTO

Wyoming

WYOMING BANK & TRUST CO.
P.O. Box 230 61491
309/695-2831
Hd,PersTr,CorpTr: B. F. Backlund, ChmBd
Dean M. Jackson, Pres
Rodney White, Csh
Virginia Ford, AsstCsh

Zion

ZION STATE BANK & TRUST CO.
2612 S. Sheridan Rd. 60099
312/746-1211
Hd: Doyle M. Weathers, VP&TO
PersTr,Prob: Gary M. Rizzo, TO
PersTr,TrInv: Kathleen Bereiter, AsstTO
TrOpers: Dorothy E. Minton, AsstCsh

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

INDIANA

Akron

AKRON EXCHANGE STATE BANK
P.O. Box 217 46910
219/893-4531
Hd: J. R. Leininger, Pres

Albion

ALBION NATIONAL BANK
P.O. Box 5 46701
219/636-2171
Hd: Walter Maloney, TO

Alexandria

ALEXANDRIA BANKING CO.
P.O. Box 147 46001
317/724-4447 Tr/u$1 Mil
Hd: Byron K. Cunningham, TO
COMMERCIAL BANK & TRUST CO.
P.O. Box 145 46001
317/724-4453
Hd: John F. Kirkpatrick, TO
E. Nicholas Spreen, TO
Stephen J. Bill, TO

Anderson

ANDERSON BANKING CO.
931 Meridian St. 46015
317/644-8861 Tr$70 Mil
Hd: Richard K. Berg, VP&SrTO
PersTr: James L. Hale, TO
PersTr: Wilma Kelley, AsstTO
PersTr: Robert L. Gustin, TO
TrInv: William J. Kennedy, Jr., TrInvO
EmplBen: Nancy C. Pitt, TO
TrOpers: Marsha Kirkpatrick, TOpSupv
CITIZENS BANKING CO.
P.O. Box 729 46015
317/646-6605
Hd: Delbert Rich, SrVP&TO
PersTr,CorpTr,TrInv,EmplBen: James F. Cunningham, AsstVP
FIRST NATIONAL BANK OF MADISON COUNTY
735 Main St.
P.O. Box 351 46016
317/642-4901 Tr$7.5 Mil
(Branch in Elwood)
Hd: P. L. Gregory, VP&SrTO
PersTr,CorpTr,TrInv,EmplBen,TrOpers: Dorothy M. Finney

Arlington

ARLINGTON STATE BANK
P.O. Box 75 46104
317/663-2221 Tr/u$1 Mil
Hd: Robert L. Decatur, CEO&TO
PersTr: Frances L. Noble, TrSec

Attica

BANK OF WESTERN INDIANA
116 North 5th St. 47918
317/762-6721
(Branch of Covington)
Bonnie Mayfield, AsstCsh
CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 249 47918
317/762-2414 Tr$1 Mil
Robert B. Folk, Pres&TO
John Rumsas, ExecVP&TO
Wayne P. Garrett, SrVP&TO

Auburn

AUBURN STATE BANK
P.O. Box 229 46706
219/925-3060 Tr$14 Mil
Hd,TrInv: M. C. Haggarty, Pres&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers,Nb: E. S. Zeisloft, TO
CITY NATIONAL BANK
P.O. Box 389 46706
219/925-0960 Tr$1.1 Mil
Hd: James H. Carper, Pres&TO

Avilla

COMMUNITY STATE BANK
P.O. Box 167 46710
219/897-3361 Tr/u$1 Mil
Hd: R. B. Helmkamp

Bargersville

BARGERSVILLE STATE BANK
P.O. Box 228 46106
317/422-5125 Tr/u$1 Mil
Hd,PersTr,CorpTr: Karen L. Wyrick, AsstTO
Paul H. McGauley, Pres

Batesville

BATESVILLE STATE BANK
137 South Main St. 47006
812/934-4411 Tr/u$1 Mil
Hd: Lloyd W. Hisrich, Pres
TrOpers: Dennis M. Harmeyer, VP&Csh
Nb: R. C. Martin
FIRST BANK & TRUST CO.
P.O. Box 30 47006
812/934-2808 Tr/o$1 Mil
(Branch in Milan)
Hd: Gene J. Becker, Csh&TO

Bath

BATH STATE BANK
P.O. Box 10 47010
317/732-3118 Tr/u$1 Mil
Hd: John E. Hoff, TO

Berne

FIRST BANK OF BERNE
P.O. Box 369 46711
219/589-2151 Tr$2 Mil
Hd: Charles E. Isch

Bippus

BIPPUS STATE BANK
P.O. Box 85 46713
219/344-1351 Tr/u$1 Mil
Hd: B. A. Gorshwiler, Pres

Bloomfield

BLOOMFIELD STATE BANK
P.O. Box 407 47424
812/384-4431
Hd: James Miller, SrVP
PEOPLES TRUST CO.
87 W. Spring St. 47424
812/835-3581
(Branch of Linton)
Gene Fulk, AsstVP&Mgr

Bloomington

BLOOMINGTON NATIONAL BANK
P.O. Box 1309 47402
812/339-1131 Tr$5 Mil
Hd: Harry G. McConnell, TO
Joan Ray, AsstTO
FIRST NATIONAL BANK
P.O. Box 608 47402
812/332-6351 Tr$55 Mil
Hd: Ronald D. Leichter, SrVP&SrTO
TrInv: James R. Phillippe, VP&TO
ComTrF: Mrs. Mary V. Morrisette, VP&TO
TrOpers: Mrs. Patty S. Caswell, AsstVP&TOpO
EmplBen: Peter S. Gould, AsstCsh&PenTO
MONROE COUNTY STATE BANK
P.O. Box 2329 47402
812/336-0201 Tr$10 Mil
Hd: Gregory A. Marx, VP&TO

Bluffton

FARMERS & MERCHANTS BANK
P.O. Box 316 46714
219/824-0910 Tr$1 Mil
Hd: Amos Gerber, Pres
EmplBen: Connie Grissell, AsstTO
OLD FIRST NATIONAL BANK
304 W. Market St. 46714
219/824-2510 Tr/u$1 Mil
Hd: H. W. Myers, VP,Csh&TO

Boonville

PEOPLES TRUST & SAVINGS BANK
P.O. Box 307 47601
812/897-0230 Tr$3.5 Mil
Hd: Mark H. Hendrickson, Pres&TO
PersTr: Florence R. Davis
TrInv: Rita Behagg
Julia Raibley
WARRICK NATIONAL BANK
224 W. Main St., P.O. Box 31 47601
812/897-3307 Tr$5 Mil
Hd: Norma Collins, TO

Over 4,700 Banks & Trust Companies subscribe to TRUSTS & ESTATES

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems.
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody
Georgia 30338 (404) 391-1700

INDIANA (Cont'd)

Brazil

FIRST BANK & TRUST CO. OF CLAY COUNTY
P.O. Box 310 47834
812/446-2581 Tr$7 Mil
(Branch in Clay City)
Hd: Rosemary Price, TO

RIDDELL NATIONAL BANK
P.O. Box 340 47834
812/448-2611 Tr$3.3 Mil
Hd: H. Michael Lawson, VP&TO

Bremen

BREMEN STATE BANK
P.O. Box 127 46506
219/546-3411 Tr$5 Mil
Hd: John Farquhar, VP&TO
PersTr: Loretta Thomas, TO

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brookville

FRANKLIN COUNTY NATIONAL BANK
P.O. Box 37 47012
317/647-4116 Tr$5.6 Mil
Hd: Fred Chappelow, SrVP&TO

PEOPLES TRUST CO.
P.O. Box 7 47012
317/647-3591 Tr$.55 Mil
Hd: Melvin Hartman, ExecVP&TO
Joyce Back, VP,Csh&AsstTO

Brownsburg

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 235 46112
317/852-2268
(Branch in Plainsfield)
Hd: Keith P. Foist, Pres&TO

Brownstown

CITIZENS STATE BANK
1051 W. Spring St. 47220
812/358-3171 Tr$1 Mil
Hd: Curtis Benter, Pres&TO

Burlington

FIRST BANK OF CARROLL COUNTY
P.O. Box 98 46915
317/566-3322 Tr$1 Mil
Charles W. Cameron, Pres&TO

Cambridge City

WAYNE BANK AND TRUST CO.
P.O. Box 210 47327
317/478-3561 Tr/u$1 Mil
(Branch in Richmond)
Hd: Roger Kem, VP

Cannelton

FIRST CANNELTON NATIONAL BANK
P.O. Box 67 47520
812/547-7038 Tr$.5 Mil
Hd: Anthony C. Everitt, CEO&TO
Wilma Heck, AsstTO&VP

Carmel

CARMEL BANK & TRUST COMPANY
200 East Carmel Drive 46032
317/844-8244
(Branch in Cicero)
Hd: Charles D. Stinard, Jr., VP&TO
Michael A. Mohr, AsstVP&TO

THE FIDELITY BANK OF INDIANA
11550 North Meridian 46032
317/848-4493 Tr$1 Mil
Hd: C. Ronald Hall, AsstVP&TO
Jeffrey C. Lind, ExecVP&TO

UNION STATE BANK
P.O. Box 398 46032
317/846-7381
Hd: Frank S. Vaughn, SrVP&SrTO
Robert Steinhart, VP&TO

Chandler

CHANDLER STATE BANK
114 West Lincoln Ave. 47610
812/925-3326
Hd: Prentice McNeely, TO
Marian E. Roberson, AsstTO

Charlestown

FIRST NATIONAL BANK OF CLARK COUNTY
890 Main St., P.O. Box 37 47111
812/256-3316 Tr$2 Mil
Hd: James P. Bowen, VP&TO
Linda Harris, AsstTO

Chesterton

CHESTERTON STATE BANK
109 Broadway 46304
219/926-1151
Hd,CorpTr,TrInv,EmplBen,Nb: Stephan Ziemba, VP&TO
PersTr: Patricia Harvil, TO
TrOpers: Carol Blakely

Churubusco

CHURUBUSCO STATE BANK
P.O. Box 205 46723
219/693-2194 Tr/u$1 Mil
Hd: E. R. Jones, Pres
PersTr,CorpTr: R. E. Stangland, VP&TO

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
U.S. 33 South 46723
219/693-2157
(Branch of Columbia City)
G. F. Wright, VP

Cicero

THE FIDELITY BANK OF INDIANA
P.O. Box 436 46034
317/984-3571
(Branch of Carmel)
Hd: C. Ronald Hall, AsstVP&TO

Clay City

FIRST BANK & TRUST CO. OF CLAY COUNTY
801 Main St. 47841
812/939-2141
(Branch of Brazil)
Hd: James D. Burns, VP&TO

> *Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".*

Coatesville

FIRST NATIONAL BANK
P.O. Box 146 46121
317/386-7222 Tr/u$1 Mil
Hd,PersTr,CorpTr: B. E. Lydick, Pres&TO
TrOpers: Douglas K. Phillips, VP&AsstTO

Columbia City

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
P.O. Box 510 46725
219/244-6151 Tr/u$1 Mil
(Branches in Churubusco & South Whitley)
Hd: Kenneth A. Wright, TO
Ethel Vandersauh, AsstTO
Richard Bragg, AsstTO

THE FARMERS LOAN & TRUST CO.
216-220 W. Van Buren St. 46725
219/248-8111 Tr$12.9 Mil
Malcolm H. Trump, VP&TO
Constance K. Waterman, AsstTO
Nb: Benton E. Gates, Jr., Atty

Columbus

FIRST NATIONAL BANK
333 Washington St., P.O. Box 327 47201
812/379-4421 Tr$22 Mil
Hd,PersTr,TrInv,EmplBen,Nb: William A. Helmbrecht, VP&TO
CorpTr,TrOpers: Phyllis Hole, TrAdmO

IRWIN UNION BANK & TRUST CO.
P.O. Box 929 47202
812/376-1795 Tr$80 Mil
Hd,EmplBen: David L. Fisher, VP&SrTO
PersTr: Eugene Oster, TO
Catherine Chinn, TO
TrInv: William K. Stanley, TrInvO
TrOpers: Robert L. Magel, TO
TrTax: John L. Carr, AdmAsst
Nb: Matthew F. Souza, AdmAsst

Connersville

CENTRAL STATE BANK
531 Central Ave.
P.O. Box 225 47331
317/825-0546 Tr$9 Mil
Hd: Richard W. Hankins, VP&SrTO

FAYETTE BANK & TRUST CO.
536 Central Ave. 47331
317/825-2124 Tr$18 Mil
Hd: Henry D. Orschell, VP&SrTO
Catherine Starr, AsstTO
TrOpers: C. Sue Amis

Corydon

CORYDON STATE BANK
P.O. Box 37 47112
812/738-2185 Tr/u$1 Mil
Hd: Michael C. Frederick, ExecVP&TO
Kenneth W. Miles, Chm&Pres
TrOpers,TDP: Bette Purucker, VP,Csh&AsstTO

OLD CAPITAL BANK & TRUST CO.
P.O. Box 128 47112
812/738-3111 Tr$2.9 Mil
Hd: Max M. Martin, VP

Covington

BANK OF WESTERN INDIANA
401 Washington St. 47932
317/793-4846
(Branch in Attica)

FOUNTAIN TRUST CO.
P.O. Box 8 47932
317/793-2237 Tr$8 Mil
Hd: M. H. Bell, Sec&TO

Crawfordsville

ELSTON BANK & TRUST CO.
132 E. Main St. 47933
316/362-3400 Tr$35 Mil
Hd: Charles R. Price, VP&TO
EmplBen: Beverly Everman
TrOpers: Jackie Richardson, AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer 687 47933
317/362-1100 Tr$45 Mil
Hd: John Bowerman, SrVP&TO
Ken Newnum, VP&TO

Cromwell

CROMWELL STATE BANK
P.O. Box 367 46732
219/856-2115 Tr$1 Mil
Hd: John Ray, VP&TO

Crown Point

THE COMMERCIAL BANK
P.O. Box 200 46307
219/663-3144 Tr$8 Mil
Hd: Thomas A. Trainor, TO
TrOpers: Christine Flynn
Carol Lee

LAKE COUNTY TRUST CO.
(Land Trust Only)
2200 N. Main St. 46307
219/663-2289 Tr/u$1 Mil
Hd: J. E. Tyson, Pres

Culver

THE STATE EXCHANGE BANK
P.O. Box 71 46511
219/842-3321 Tr$8 Mil
Hd,TrInv: C. Jung, SrVP&TO
PersTr,CorpTr,EmplBen: Karen Mendenhall, TO
Prob,Gdnships: Vivian Bush, TO

Dale

DALE STATE BANK
P.O. Box 218 47523
812/937-4453 Tr$5 Mil
Hd: Joe C. Neff, Pres
Joan L. Trinkel, SrTO

Danville

THE DANVILLE STATE BANK
P.O. Box 119 46122
317/745-4435 Tr$4 Mil
Hd: Richard E. Sunman, ExecVP&TO
Mary Jayne Henderson, AsstTO

FIRST NATIONAL BANK
P.O. Box 209 46122
317/745-6414 Tr$1.9 Mil
Hd: Marjorie N. Poer, VP&TO
Helen Olmstead, AsstTO

Decatur

FIRST STATE BANK
P.O. Box 500 46733
219/724-3151 Tr$8 Mil
Hd: Larry Isch, VP&TO
TrOpers: Carolyn Bosse, AsstTO

Delphi

UNION BANK & TRUST CO.
P.O. Box 119 46923
317/564-3216 Tr$3 Mil
Hd: John F. Klepinger, TO
Audria Clements, VP&AsstTO

East Chicago

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
720 W. Chicago Ave. 46312
219/397-1000 Tr$7 Mil
(Branch in Munster)
Hd: Thomas S. Gozdecki, Jr., VP&TO

Eastside Winchester

PEOPLES LOAN & TRUST CO.
State Road 32 East 47394
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Edinburgh

EDINBURGH STATE BANK
P.O. Box 37 46124
812/526-5577 Tr/u$1 Mil
Hd: Ronald G. Seals, Pres&TO

Elkhart

FIRST NATIONAL BANK
301 S. Main St. 46515
219/295-2000 Tr$225 Mil
Hd: George E. Freese, VP
PersTr,Prob: Lawrence E. Miles, VP
CorpTr: Bernice A. Simms, AsstVP
TrInv,ComTrF: James A. Rees, VP
EmplBen: Robert A. McDonough, VP
TrOpers: Marjorie L. Bost, VP
Nb: Cheryl R. Cooper, AsstVP
TrTaxes: Lee G. Nagle, AsstVP

ST. JOSEPH VALLEY BANK
Franklin at Second 46514
219/294-6621 Tr$180 Mil
Hd: James F. Searcy, SrVP&TO
PersTr: Leonard L. Whitfield, VP&TO
CorpTr: Wanda M. Suck, TO
TrInv: Tom N. Ertel, SrVP&Csh
EmplBen: Randall Sneller, VP&TO
TrOpers: Lee Stone, AsstVP&TO

Ellettsville

THE PEOPLES STATE BANK
P.O. Box 128 47429
812/876-2228
Hd: Kenneth R. Heeke, VP&TO

Elwood

FIRST NATIONAL BANK OF MADISON COUNTY
46036
317/552-9871
(Branch of Anderson)
Hd: David Abernathy, VP&TO

SECURITY BANK
P.O. Box 51 46036
317/552-5091 Tr$2 Mil
Hd: Jack L. Gaddis, ExecVP&TO

Etna Green

THE ETNA BANK
P.O. Box 155 46524
219/858-2591
Hd,PersTr: Sanford Lindsey, TO

Evansville

CITIZENS NATIONAL BANK
19 N.W. 4th St. 47739
812/464-3215 Tr$305 Mil
Hd,PersTr,: Michael A. Doris, VP&TO
CorpTr: Evelyn Lemono, AsstTO
EstAdmin: Anne W. Stallings, AsstTO
TrInv,ComTrF: Bruce Meythaler, AsstVP&TrInvO
EmplBen: Steve Appel, AsstVP&TO
TrOpers,TDP: Ralph L. Alley, VP&TO
Nb: John O. Wells, VP&TO
FmMgmt: A. Russell Wood, VP

NATIONAL CITY BANK
P.O. Box 868 47705-0868
812/464-9663 Tr$132 Mil
SrAdmO: Charles W. Goldman, SrVP&TO
SrOpers,Plng: Levon F. (Jack) Dempsey, SrVP
TrInv,ComTrF: James J. Marchino, TO
PersTr,CorpTr: Charles B. Michaels, TO
EmplBen,Nb: Jan D. Jordan, TO
TrOpers,Taxes: David K. Boink, AsstCsh

OLD NATIONAL BANK
P.O. Box 207 47702
812/464-1397 Tr$260 Mil
Hd: Donald R. Balser, SrVP&TO
CorpTr,TrOpers: Marvin H. Sunderman, VP&TO
TrInv,ComTrF: William Kelley, VP&TrInvO
EmplBen: Mark Schauss, AsstVP&TO

Fairland

CENTRAL INDIANA BANK,NatAssn
P.O. Box 225 46126
317/835-2281 Tr/u$1 Mil
Hd: R. W. Barger, Pres&TO

Fairmount

CITIZENS STATE BANK
P.O. Box 85 46928
317/948-4220 Tr$1 Mil
Hd: Timothy H. Selby
PersTr,CorpTr,TrInv,ComTrF: Victor A. Selby, Pres

FAIRMOUNT STATE BANK
P.O. Box 8 46928
317/948-4330 Tr$1.7 Mil
Hd: Robert McManaman, TO

Farmersburg

PEOPLES STATE BANK
P.O. Box 368 47850
812/696-2146 Tr$1 Mil
Hd: Charles F. Holley, ExecVP&TO

Farmland

PEOPLES LOAN & TRUST CO.
111 East Henry Street 47340
317/468-6001
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Flora

THE BRIGHT NATIONAL BANK
219/967-4151 Tr$24.5 Mil
Hd: Marshall D. McCammack, Pres&TO

Fort Branch

THE FARMERS & MERCHANTS BANK OF FORT BRANCH
801 E. Mulberry St. 47648
812/753-3911
Hd: James A. Pfister, Pres&TO
Mrs. Barbara Wilson, TO
TrOpers: Randall Wallis, TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

INDIANA (Cont'd)

Fort Wayne

ANTHONY WAYNE BANK
203 E. Berry St. 46802
219/423-3611 Tr$53 Mil
Hd: Ralph B. Elston, VP&TO
CorpTr,PersTr: Tudor O. Glassburn, VP&TO
TrOpers: Anne Kirby
TDP: Nancy Thompson

FORT WAYNE NATIONAL BANK
110 W. Berry St.
P.O. Box 110 46801
219/426-0555 Tr$540 Mil
Hd: Thomas E. Quirk, SrVP,TO&Mgr
PersTr: James W. Sines, SrVP&TO
CorpTr: Margaret Harden, TO
TrInv,ComTrF: David M. Meyer, VP&TO
EmplBen: James I. Bereman, VP&TO
TrOpers: Priscilla Pickering, TO
Tax Dept: Wm. R. O'Dell, VP&TO

INDIANA BANK & TRUST CO.
P.O. Box 1204 46801
219/461-7416 Tr$150 Mil
Hd: Neil A. Anderson, VP&SrTO
PersTr: Ardella V. Heare, TO
PersTr,CorpTr,EmplBen: Nadia Doichinov, AsstTO
TrInv,ComTrF: David D. Cornwell, VP&TO

LINCOLN NATIONAL BANK & TRUST CO.
116 E. Berry St. 46802
219/423-6733 Tr$600 Mil
Hd: Donald L. Felten, SrVP&SrTO
PersTr: Roy Kern, VP
CorpTr: Joe Byers
TrInv: Jerry J. Harms, VP
EmplBen: Frederic G. Burke, VP
TrOpers: Rex O. Scott, TO
Nb: William A. Tucker, AsstVP

PEOPLES TRUST BANK
One Summit Square, P.O. Box 2345 46802
219/427-8320 Tr$101 Mil
Hd: Bruce F. Brandenburg, VP&SrTO
TrOpers: Roberta Jensen, AsstVP
TrInv,ComTrF: Kenneth Nesler, VP
EmplBen: Michael Millhouse, AsstVP
Gary Johnson, TO
Maureen Grinsfelder, TO
Jill Gutreuter, AsstTO

Fowler

FOWLER STATE BANK
300 E. 5th St. 47944
317/884-1200 Tr/u$1 Mil
Hd: Kenneth W. Deckard, Pres&TO
Wendell H. Brown, VP,Csh&AsstTO

Frankfort

CLINTON COUNTY BANK & TRUST CO.
P.O. Box 236 46041
317/659-3383 Tr$28 Mil
Hd: Tim Unger, VP&TO
Philip L. Birge, AsstVP&TO
TrOpers: Julia Werner, TOpO

FARMERS BANK
P.O. Box 129 46041
317/654-8731 Tr$23 Mil
Hd: Tom Rohrabaugh, SrVP&TO
Judson J. Costlow, TO

Franklin

FRANKLIN BANK & TRUST CO.
101 E. Jefferson St. 46131
317/736-3116 Tr$21.7 Mil
Hd: Roger McGinnis, AsstVP&TO

UNION BANK & TRUST CO.
34 W. Jefferson St. 46131
317/736-7191 Tr$8.8 Mil
Hd: Robert D. Heuchan, TO
Lucille C. Brown, AsstTO
Betty Meador, TrBkpr

French Lick

SPRINGS VALLEY BANK & TRUST CO.
College & Maple Sts. 47432
812/936-9961 Tr$65 Mil
Hd: Wayne Ferguson, SrVP,Csh&TO
EmplBen: Jean Bird, AsstVP&AsstTO

Friendship

FRIENDSHIP STATE BANK
P.O. Box 357 47021
812/667-5101
Hd: James W. Lemon, Csh&TO

Garrett

GARRETT STATE BANK
P.O. Box 29 46738
219/357-3133 Tr$.7 Mil
Hd: Max A. Crabill, Pres&TO
TrOpers: Beatrice T. Cagley, AsstTO

Gary

BANK OF INDIANA,NatAssn
P.O. Box 330 46401
219/738-6179
(Trust Office in Merrillville)
Hd: D. H. Brubeck

GAINER BANK
P.O. Box 209 46402
219/738-4000 Tr$144 Mil
Hd,TrInv: F. D. Michael, SrVP&TO
PersTr,Agcy,ComTrF: B. J. Rakos, TO
EmplBen: K. J. Ryan, AsstVP&TO
TrOpers: Norman E. Andrews, AsstTO
CorpTr,Nb,Prob: F. V. Roman, VP&TO

Gas City

CITIZENS NATIONAL BANK OF GRANT CO.
301 East Main St. 46933
317/674-2281
(Branch of Marion)
Ted Wright, VP

Geneva

BANK OF GENEVA
P.O. Box 278 46740
219/368-7288 Tr/u$1 Mil
Hd: James D. Briggs, Jr., Pres&TO

Goshen

SALEM BANK & TRUST CO.
101 S. Main St. 46526
219/533-2131 Tr$35 Mil
(Branches in Millersburg, New Paris and Wakarusa)
Hd,PersTr: Elmer J. Phend, VP&SrTO
PersTr,TrOpers,Nb: G. Thomas France, VP&TO
PersTr,TrOpers: Beverly Conneliy, TO

Greencastle

CENTRAL NATIONAL BANK
One Central Square 46135
317/633-4161 Tr$22 Mil
Hd: Jerry L. Williams, VP&TO
Stephanie Hurt, AsstTO

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 177 46135
317/653-4181 Tr$5.8 Mil
Hd: Joe Ferguson, SrVP&TO
Doreen M. Braden, AsstVP&TO

Greenfield

GREENFIELD BANKING CO.
P.O. Box 587 46140
317/462-1431 Tr/o$8 Mil
Hd: Robert H. Strickland, SrVP&TO

HANCOCK BANK & TRUST
1 W. Main St. 46140
317/462-7771 Tr$7 Mil
Hd: Raymond J. Bartnick, ExecVP,Csh&TO

Greensburg

DECATUR COUNTY BANK
P.O. Box 66 47240
812/663-4622 Tr$5.2 Mil
Hd: Karen Matlock, AsstTO
TrOpers: William O. Smith, TO

UNION BANK & TRUST CO.
201 N. Broadway 47240
812/663-0158 Tr$15 Mil
Hd: Robert E. Cheatham, TO

Greenwood

NATIONAL BANK OF GREENWOOD
300 S. Madison Ave. 46142
317/882-3537 Tr$30 Mil
Hd,TrInv,EmplBen: Lowell E. Miller, SrVP&TO
PersTr,CorpTr,Nb: Pat K. Van Valer, TO
TrOpers,Nb: Wesley R. Klutts, AsstTO

Hammond

CALUMET NATIONAL BANK
5231 Hohman Ave. 46325
219/932-6900
Hd,Prob: Michael V. Riley, VP&SrTO
PersTr: Cletus F. Epple, TO
TrInv: Thomas E. Paxson, TrInvO
TrOpers: Helen A. Ahlborn, VP&TO

HOOSIER STATE BANK OF INDIANA
479 State St. 46320
219/931-1212 Tr$26 Mil
Hd,EmplBen,Nb: Theresa L. Soucy, TO
PersTr: Ruth C. Vance, TrAtty
TrOpers,ComTrF: Kathleen A. Cross, TOpO

MERCANTILE NATIONAL BANK
5243 Hohman Ave. 46325
219/932-8220
Hd,PersTr: H. F. Smiddy, Jr., SrVP&TO
TrInv: James A. Schuck, VP&TrInvO
Lynn Jean Gilliland, AsstVP&AsstTrInvO
EmplBen: Franklin J. Black, VP&TO
TrOpers: Andres Roche, AsstVP&TO

Hartford City

CITIZENS STATE BANK
101 W. Washington St. 47348
317/348-2350 Tr$4.7 Mil
Hd: Garry Garlish, Pres&TO
Margaret Sones, AsstTO
R. W. Renner, Csh&AsstTO

Haubstadt

HAUBSTADT STATE BANK
P.O. Box 218 47639
812/768-6155
Hd: Rita Kathary, TO
Shiela Maikranz, AsstTO

Hebron

FIRST NATIONAL BANK
P.O. Box 125 46341
219/996-2100
(Branch of Valparaiso)
Hd: Robert McGinley, TO
William Mullins, AsstTO

Highland

BANK OF HIGHLAND
P.O. Box 1929 46322
219/838-9500 Tr/u$1 Mil
Hd,PersTr: Bruce E. Leep, Pres

THE FIRST BANK
9701 Indianapolis Blvd. 46322
Tr$70 Mil
Hd: Dennis Churilla, VP&TO
TrInv: Dennis Bielfeirt, 2ndVP

Huntingburg

FIRST NATIONAL BANK
P.O. Box 128 47542
812/683-2515 Tr$1.8 Mil
Hd,PersTr,CorpTr: Allan Baurenfiend, AsstVP&TO

Huntington

COMMUNITY STATE BANK
P.O. Drawer D 46750
219/356-3700 Tr$12 Mil
Hd: J. K. Bledsoe

FIRST NATIONAL BANK
354 N. Jefferson St. 46750
219/356-3100 Tr$12 Mil
(Branch in Roanoke)
Hd: F. William Anzinger, SrVP&TO
Marcia A. Goller, AsstTO
TrOpers: Ruth E. Toelle

★Indianapolis

AMERICAN FLETCHER NATIONAL BANK & TRUST COMPANY
101 Monument Circle 46277
317/639-8181 Tr$3.9 Bil
TRUST & ASSET MANAGEMENT GROUP
Hd: E. Lynn Plaster, ExecVP&ChTO
INVESTMENT DIVISION
Leif E. Nulsen, VP&ChIO
EQUITY MANAGEMENT
Ross A. Williams, VP&IO
EMPLOYEE BENEFIT & INSTITUTIONAL ACCOUNTS DIVISION
William R. Murphy, VP&SrTO
PERSONAL TRUST DIVISION
Eric A. Manterfield, VP&SrTO
TRUST ADMINISTRATION & INVESTMENTS
Walter C. Gross, Jr., VP&TO
TRUST ADMINISTRATION & PROBATE
Josephine M. Webster, VP&IO
SUPPORT SERVICES DIVISION
Thomas A. Jenkins, VP&SrTrCoun
CORPORATE TRUST
John H. Pease, VP&TO
TRUST OPERATIONS & TAX
Gregory [illegible]wlowski, VP&TO
PRODUCT DEVELOPMENT & ADMINISTRATION
John A. Smith, VP&TO
PRIVATE BANKING DIVISION
James D. Keckley, ExecVP

FIRST BANK & TRUST CO.
5300 Crawfordsville Rd. 46224
317/241-2361
Hd: William G. Batt, ExecVP&TO

INDIANA NATIONAL BANK
One Indiana Square 46266
317/266-6270 Tr$3.8 Bil
Hd: Roger E. Mahn, ExecVP&TO
PersTr: Clayton Pruitt, 1stVP&TO
InstInv: Richard Dyer, 1stVP&TO
TrInv: P. Roger Kumler, SrVP&TO
InvRes: Robert Jacobson, VP&TO
TrOpers: Martin Russell, 1stVP&TO
TrAdmin: Donald Willing, SrVP&TO
Nb: George Bus[illegible]k, 1stVP&TO
EmplBen: James [illegible]st, 1stVP&TO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

MERCHANTS NATIONAL BANK & TRUST COMPANY
One Merchants Plaza, P.O. Box 5031 46255
317/267-7272 Tr$1.6 Bil
Hd: Daniel L. Fleck, SrVP
PersTr,AcctAdmin: Thomas P. Ewbank, VP&SrTO
TrCoun: Mary Y. Marsh, VP&TrCoun
PersTr: R. Michael Miner, VP&TO
ComTrF: Elizabeth Meitzler
EmplBen: Eduardo I. Aguirre, VP&TO
PropMgt: Edward L. West, VP
CorpTr: Libby Trader, TO
Tax: Albert Slater, TO
TrInv: Joseph Williamson, VP&SrIO
InstitNb: Susan Thomas, VP
TrOpers: Stanley M. Harris, VP&TO
Nb: Richard F. Stegemeier, VP&TO

PEOPLES BANK & TRUST CO.
130 E. Market St. 46204
317/635-5222 Tr$40 Mil
Hd,TrInv,EmplBen,Nb: Terry L. Young, VP&SrTO
PersTr,CorpTr: J. Christopher White, TO
TrOPers: Marilyn Karnatz, AsstVP&TOpMgr

Jasonville

PEOPLES TRUST CO.
209 W. Main St. 47438
812/665-2261
(Branch of Linton)
Hd: Wm. T. Hilderbrand, AsstVP&Mgr

Jasper

DU BOIS COUNTY BANK
P.O. Box 550 47546
812/482-2772 Tr$36 Mil
Hd: Robert R. Webster, VP&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Thomas Krodel, AsstVP
TrOpers: Cheryl Hoffman

GERMAN AMERICAN BANK
711 Main St.
P.O. Box 810 47546
812/482-1314 Tr$22 Mil
Hd: Karen L. Krodel, Esq., TO

Jeffersonville

CITIZENS BANK & TRUST CO.
Spring & Court Sts. 47130
812/282-6643 Tr$22 Mil
Hd,TrInv,Nb: Michael D. Waiz, SrVP&TO
TrOpers,CorpTr: Ralph B. Barany, TO
PersTr: Mary J. Julius, TO

CLARK COUNTY STATE BANK
P.O. Box 828 47130
812/288-9001 Tr$13.7 Mil
Hd: Gary L. Johnson, VP&TO
PersTr,CorpTr: Nell Mitchell, AsstTO

Kendallville

CAMPBELL & FETTER BANK
P.O. Box 231 46755
219/347-1510 Tr$1.3 Mil
Hd: Linda Weber, AsstTO

KENDALLVILLE BANK & TRUST CO.
P.O. Box 668 46755
219/347-0800 Tr/u$1 Mil
Hd: Tom Albert, Pres
TrOpers: Richard Helmkamp, VP

Kentland

KENTLAND BANK
P.O. Box 145 47951
219/474-5155 Tr$10 Mil
Hd: Don E. Wilson, SrVP&TO
TrOpers: Lois Norris, AsstTO

Knox

FARMERS BANK & TRUST CO.
20 N. Main St. 46534
219/772-2144 Tr$.5 Mil
Hd: Robert Hamilton, Pres

Kokomo

FIRST NATIONAL BANK
322 North Main St. 46901
317/459-3911 Tr$10 Mil
Hd: Linda C. Gelber, VP&TO
TrOpers: Bonnie Nicholas, TOpSupv

UNION BANK & TRUST CO.
Main at Mulberry 46901
317/457-8111 Tr/o$71 Mil
Hd: Merrill A. Brunk, SrVP&TO
TrInv: John O'Donnell, TO
EmplBen: Roselyn Lewis, TO
TrOpers: Betty L. Boles, VP&TO
Nb: Stanley Moore, TO
RE: James P. White, TO

Lafayette

LAFAYETTE BANK & TRUST CO.
P.O. Box 1130 47901
317/423-2511 Tr$70 Mil
Hd: Joseph A. Bonner, SrVP&SrTO
TrOpers: Lois W. Baldwin
TrInv: Kurt E. Wilson
RE: Lawrence A. Anthrop, TO
Farm: Donald J. Sigman, FM

LAFAYETTE NATIONAL BANK
337 Columbia St. 47902
317/423-8022 Tr$110 Mil
Hd: Jack H. Page, SrVP&TO
PersTr,Est: Shirley M. Osterling, TO
CorpTr,RE: Ronald E. Burgess, AsstVP&TO
TrInv,ComTrF: James E. Peterson, VP&TrInvO
Nb: Stuart L. Main, SrVP&TO
Farm: Ralph E. Jackson, VP
Tax: Donna J. Ramsey, AsstVP&TrTaxO

PURDUE NATIONAL BANK
201 Main St. 47902
317/423-0467 Tr$90 Mil
Hd,EmplBen: A. Daniel Oderkirk, SrVP&SrTO
Farm: Carl E. Brown, VP&FM
TrAdmin: James M. O'Dwyer, VP&TO
Marion K. Savoldi, AsstVP&TO
Janet Collins-Cutler, TO
TrOpers: Alberta Barker, TOpO
TrInv: James S. Backoff, SrVP&SrTO

La Fontaine

LA FONTAINE BANK
P.O. Box 248 46940
317/981-4371 Tr/u$1 Mil
Hd: David E. Wyant, Pres

Lagrange

FARMERS STATE BANK
220 S. Detroit St. 46761
219/463-7111 Tr$4 Mil
Hd: Orea E. Mulholland, TO

La Porte

FIRST NATIONAL BANK & TRUST CO. OF LA PORTE
802 Lincolnway 46350
219/362-6171 Tr/o$40 Mil
Hd: H. J. Kohne, VP&TO
PersTr,EmplBen,Nb: Warren G. Ransom, VP&TO
TrOpers: E. L. Satkoski, AsstTO

LA PORTE BANK & TRUST CO.
601 Jackson St., P.O. Box D 46350
219/362-0404 Tr/o$10 Mil
Hd,Nb: Lawrence J. Mazur, S[illegible]VP&TO
PersTr,CorpTr,TrInv: Nancy L. Schwarzkopf
EmplBen,EstGdnshp: Carol L. Geleske
TrOpers: Paula Nowatzke

INDIANA (Cont'd)

Lawrenceburg

AMERICAN STATE BANK
131 Walnut St. 47025
812/537-1234 Tr/u$1 Mil
Hd: V. A. Mix, TO

PEOPLES NATIONAL BANK
P.O. Box 327 47025
812/537-1212 Tr$1.7 Mil
Hd: Susan Smith, VP&TO

Lebanon

THE BOONE COUNTY STATE BANK
P.O. Box 528 46052
317/482-3321 Tr$12 Mil
Hd,Nb: L. Wayne Sipe, Pres&TO
PersTr,CorpTr,TrInv,TrOpers: Robert L. Thompson, VP&TO
Anna Marie Spall, AsstTO

CITIZENS BANK & TRUST CO.
202 E. Washington St. 46052
317/482-3300 Tr$4.4 Mil
Hd: R. A. Duff, Pres&TO

Leesburg

PEOPLES STATE BANK
46538
219/453-3181 Tr$1.3 Mil
Wayne E. Teeple, ExecVP&TO
Sue Y. Charlton, TO

Liberty

THE UNION COUNTY NATIONAL BANK
P.O. Box 217 47353
317/458-5131 Tr$2 Mil
Hd: Ted J. Montgomery, Pres&TO

Ligonier

AMERICAN STATE BANK
222 Cavin St. 46767
219/894-4141 Tr$9.5 Mil
Hd: Fred Lamble, TO
James McClellan, Jr., VP&TO

Linden

LINDEN STATE BANK
100 North Meridian St. 47955
317/339-4646
Hd: Lloyd W. Faust, Pres

Linton

PEOPLES TRUST CO.
P.O. Box 191 47441
812/847-4457 Tr$2.3 Mil
(Branches in Bloomfield, Jasonville, Lyons & Switz City)
Hd,PersTr,ComTrF: Maryruth Kramer, Sec-Treas&TO

Logansport

FARMERS & MERCHANTS STATE BANK
P.O. Box 720 46947
219/722-2274 Tr$7 Mil
Hd: Robert Lee Murray, VP&TO

THE FIRST NATIONAL BANK OF LOGANSPORT
One First National Plaza 46947
219/722-4111 Tr$45 Mil
Hd: Russell Fry, VP&TO
Richard Arthur, VP
Suzanne Chilcott, TO

Loogootee

THE UNION BANK
P.O. Box 137 47553
812/295-2624 Tr/u$1 Mil
Hd: Thomas L. Wuensch, VP&TO

Lowell

LOWELL NATIONAL BANK
P.O. Box 8 46356
219/698-8981 Tr$20 Mil
Hd: Donald L. Hawkins, VP&TO

Lynn

CITIZENS BANKING CO.
P.O. Box 98 47355
317/874-1531 Tr$2 Mil
Hd: H. James Barnett, Pres&TO
Jewell L. Cross, AsstVP&AsstTO

GREENFORK TOWNSHIP STATE BANK
Rt. 2, Box 71 47355
317/874-2511 Tr/u$1 Mil
Hd: James Stephen Murphy, Pres&TO
PersTr,TrOpers: Alicia Heck, Csh&AsstTO

Lyons

PEOPLES TRUST CO.
47443
812/659-3301
(Branch of Linton)
Jeanne Jerrers, Mgr

Madison

FIRST BANK OF MADISON
101 W. Main, P.O. Box 127 47250
812/265-3325 Tr/u$1 Mil
Hd: James Daws, Pres&TO
Patricia M. Bersch, VP&AsstTO

MADISON BANK & TRUST CO.
213 E. Main St. 47250
812/265-5121 Tr$23 Mil
Hd: John Muessel, TO
Michael Hensley, AsstTO
Doris Konkle, AsstTO

Marion

AMERICAN BANK & TRUST COMPANY
4th & Washington Sts. 46953
317/668-8111 Tr$42 Mil
Hd,CorpTr,TrInv,Nb: Jack S. Kightlinger, VP&SrTO
PersTr,TrOpers,Prob,TDF: David J. Raabe, VP&TO
EmplBen,RE,Farm,Prob: R. A. Benjamin, Jr., VP&TO

CITIZENS NATIONAL BANK OF GRANT COUNTY
P.O. Box 1248 46952
317/662-3911 Tr$2 Mil
(Branches in Gas City & Upland)
Hd: Theodore C. Wright, SrTO

FIRST NATIONAL BANK
P.O. Box 68 46952
Tr$31 Mil
Hd: Howard L. Mundt, VP&TO
TrOpers: Donna J. Rust, AsstTO

Martinsville

FIRST NATIONAL BANK
89 N. Jefferson St. 46151
317/342-5511 Tr$4.2 Mil
Hd: James F. Rusie, TO

Merrillville

BANK OF INDIANA,NatAssn
P.O. Box 8030 46410
219/738-6179
(Branch of Gary)
Hd: D. H. Brubeck, VP&TO

Michigan City

CITIZENS BANK OF MICHIGAN CITY, INDIANA
502 Franklin St. 46360
219/879-5471 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Bert A. Ross, VP&TO
TrOpers: Sheila Wildhart
EstTr,Nb: Connie Kmetz, AsstTO
Diana Alinsky, AsstTO

FIRST MERCHANTS NATIONAL BANK
P.O. Box 800 46360
219/874-9221 Tr$75 Mil
Hd,PersTr,TrInv,ComTrF: Leon A. Dargis, VP&SrTO
CorpTr,EmplBen,TrOpers: Duane G. Mertl, VP&TO

Middlebury

FIRST STATE BANK OF MIDDLEBURY
P.O. Box 69 46540
219/825-2166 Tr$3.4 Mil
Hd,PersTr,ComTr,Nb: Sam H. Hoover, Jr., Chm
CorpTr,TrInv,EmplBen: James Hiatt, Pres
TrOpers: James Turco, VP

Milan

FIRST BANK & TRUST CO.
P.O. Box 127 47031
812/654-2871
(Branch of Batesville)
Norman Crum, AsstVP&TO

Mishawaka

FIRST NATIONAL BANK OF MISHAWAKA
101 Lincoln Way E. 46544
219/259-3711 Tr$20 Mil
Hd: Paul J. Tillemans, VP&TO

VALLEY BANK & TRUST CO.
310 W. McKinley
P.O. Box 374 46544
219/256-6062 Tr$13 Mil
Hd,CorpTr,TrInv: Craig M. Mann, VP&TO
PersTr,EmplBen,TrOpers: Janet L. Dawson, TO
Nb: Charles H. Beutter

Modoc

PEOPLES LOAN & TRUST CO.
South Main St. 47358
317/853-5161
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Monterey

THE FIRST NATIONAL BANK
P.O. Box 8 46960
219/542-2121
Hd: Claiborn M. Wamsley, Pres&TO

Monticello

STATE & SAVINGS BANK
P.O. Box 708 47960
219/583-5141 Tr$6 Mil
Hd: Max G. Rubeck, Pres&TO

Mooresville

CITIZENS BANK
P.O. Box 7 46158
317/831-0110 Tr$2.159 Mil
Hd: S. H. Richer, SrVP&TO

65.7% of the subscribers of
TRUSTS & ESTATES
select bank or
correspondent bank.

Mount Vernon

PEOPLE'S BANK & TRUST CO.
P.O. Box 746 47620
812/838-6571 Tr$7 Mil
Hd: K. W. Goss
PersTr,EmplBen,TrOpers: Lucy Brown
EmplBen,Nb: A. T. Stephens

THE POSEY COUNTY NATIONAL BANK
112 E. Third St. 47620
812/838-4333
Hd: E. J. Main, Pres&TO
Robert L. Stinson, VP&AsstTO

Muncie

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 751 47305
317/747-7550 Tr$251 Mil
Hd: Richard M. Groves, VP&SrTO
TrInv: James Ayers, VP&TrInvO
EmplBen: Archie B. Spangler, AsstVP&TO
Nb: Mrs. Patricia K. Callard, AsstVP&TO
TrOpers: Zach Rozelle, VP&TO
PersTr: Mrs. Florence Faulkner, TO
RE: Monte Brown, TO

INDUSTRIAL TRUST & SAVINGS BANK
220 Walnut Plaza 47305
317/747-4500 Tr$50 Mil
Hd,TrInv,ComTrF: Gene Nibbelin, SrTO
PersTr,CorpTr,Nb: Thomas Dewey, TO
EmplBen: William A. Jennings, TO
TrOpers: Charles Whitlock, TO

MERCHANTS NATIONAL BANK
P.O. Box 792 47305
317/747-1500 Tr$158 Mil
Hd: James W. Hess, VP&SrTO
TrInv,ComTrF: Thomas R. Wagley, VP&IO
EmplBen,Nb: Gary P. Bartlett, AsstVP&TO
TrOpers: Ronald D. Wilson, AsstVP&TOpO
Taxes: Caroldon S. Merchand, TrTxO

Munster

FIRST NATIONAL BANK OF EAST CHICAGO, INDIANA
9175 Calumet Ave. 46321
219/836-2187
(Branch of East Chicago)

Napoleon

THE NAPOLEON STATE BANK
P.O. Box 9 47034
812/852-4242 Tr/u$1 Mil
Hd: Herbert L. Kestler, TO

New Albany

FLOYD COUNTY BANK
P.O. Box 1148 47150
812/944-8421 Tr$4.3 Mil
Hd: Charles W. Phillips, Pres&TO
Rose Wathen, AsstTO

MUTUAL TRUST BANK
P.O. Box 1247 47150
812/944-8443 Tr$25 Mil
Rebecca C. Bone, VP&SrTO
PersTr: Shirley A. Totton, AsstTO
CorpTr: Donna Beck-Wimp
TrOpers: Sherry M. Walts

UNION BANK AND TRUST OF NEW ALBANY
100 State St. 47150
812/945-3534 Tr$20 Mil
Hd: Barbara L. Harper, TO

New Castle

CITIZENS STATE BANK
1238 Broad St. 47362
317/529-5450 Tr$14 Mil
Hd: Gene Crow, VP&TO

SECURITY NATIONAL BANK, NEW CASTLE
1338 Broad St. 47362
317/529-3130 Tr$12 Mil
Hd: Charles D. Stinard, Jr., VP&SrTO
Robert L. Myers, VP&TO
Judy Smith, AsstTO

New Palestine

NEW PALESTINE BANK
P.O. Box 388 46163
317/861-4435, Ext. 35 Tr/o$2 Mil
Hd,Nb: Dale R. Faut, Pres&TO

New Ross

FARMERS STATE BANK
P.O. Box 188 47968
317/723-1181 Tr/u$1 Mil
Hd: James C. Iverson, Csh

Noblesville

AMERICAN NATIONAL BANK
P.O. Box 40 46060
317/773-0980 Tr$35 Mil
Hd: Mary Jane H. Cook, VP&TO
EmplBen: Debra Skinner, AsstTO

WAINWRIGHT BANK & TRUST CO.
949 Connor St. 46060
317/773-1650 Tr$8 Mil
Hd,PersTr,CorpTr: Edward R. Schmidt, SrVP&GenCoun
John Logan, VP&Csh
Carol J. Weiss, AsstTO

North Judson

AMERICAN STATE BANK
310 Lane St. 46366
219/896-2141 Tr$2 Mil
(Branch at Koontz Lake)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Arlt, AsstVP&TO

North Manchester

INDIANA LAWRENCE BANK & TRUST CO.
P.O. Box 239 46962
219/982-2121 Tr$10.5 Mil
Hd: Richard Wheeler, VP&TO
Lindy Lybarger, Pres&TO

North Vernon

UNION BANK & TRUST CO.
7 N. 5th St., P.O. Box 17 47265
812/346-2215 Tr/u$1 Mil
Hd: A. William ZeBell, Pres

Oakland City

FIRST BANK & TRUST CO. OF OAKLAND CITY
P.O. Box 97 47660
812/749-4011 Tr/u$1 Mil
Hd: Janette Nixon, VP&Csh

Osgood

RIPLEY COUNTY BANK
P.O. Box 8 47037
812/689-4202 Tr$1 Mil
Hd: Willard Tucker, TO

Ossian

OSSIAN STATE BANK
P.O. Box 325 46777
219/622-4141 Tr$3 Mil
Hd: Judith K. Fahl, TO
Kenneth Springer, AsstTO

Owensville

FIRST NATIONAL BANK
P.O. Box 68 47665
812/724-2055 Tr$1 Mil
Hd,CorpTr,TrInv: David K. Woods, Pres&SrTO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Emma Jean Jennings, Csh&TO

Oxford

STATE BANK OF OXFORD
P.O. Box 58 47971
317/385-2213 Tr/u$1 Mil
Hd: Richard T. Johnson, Pres&TO

Paoli

ORANGE COUNTY BANK
P.O. Box 227 47454
812/723-4771 Tr$5.2 Mil
Hd: E. C. Foddrill, VChm&TO
PersTr,CorpTr,TrInv,EmplBen,TrOpers,Nb: Harold Minton, VP&TO

Pendleton

PENDLETON BANKING COMPANY
P.O. Box 210 46064
317/778-2132 Tr$2 Mil
Hd: Elke U. Baltimore, AsstVP&AsstTO

Peru

PERU TRUST CO.
P.O. Box 370 46970
317/473-6661 Tr$10 Mil
Hd: H. Phil Tomson, SrVP&TO

WABASH VALLEY BANK & TRUST CO.
2 S. Broadway
P.O. Box 167 46970
317/473-5516
Hd: Duane J. Horst, SrVP&TO

Petersburg

CITIZENS STATE BANK
Main & 7th Sts., P.O. Box 98 47567
812/354-8471 Tr/o$4 Mil
Hd: Marion R. Klipsch

PIKE COUNTY BANK
P.O. Box 308 47567
812/354-8434 Tr/u$1 Mil
Hd: Albert J. Alley, VP&TO

Plainfield

FIRST AMERICAN NATIONAL BANK
P.O. Box 158 46168
317/839-8000 Tr$4 Mil
Hd: Hursel C. Disney, ChmBd&TO
PersTr,TrOpers,TrInv,Nb: Jane A. Hering, AsstTO

HENDRICKS COUNTY BANK & TRUST CO.
P.O. Box 316 46168
317/839-2336
(Branch of Brownsburg)
Hd: Robert D. Hale, ExecVP&TO

Plymouth

MARSHALL COUNTY BANK & TRUST CO.
315 N. Michigan St. 46563
219/936-4112 Tr$20 Mil
Hd: John Farquhar, VP&TO
Rosemary Bergman, TO

Porter

FIRST STATE BANK OF PORTER
230 Lincoln St. 46304
219/926-2136 Tr/u$1Mil
Hd: Jim Ruge, Pres&TO

INDIANA (Cont'd)

Portland

CITIZENS BANK
P.O. Box 1089 47371
219/726-7116
Hd: John J. Jaqua, Pres&TO
Ward C. Weisel, VP&TO

PEOPLES BANK
P.O. Box 1009 47371
219/726-9301 Tr$15 Mil
Hd: Jack R. Cole, Csh&TO
TrOpers: Richard L. Huffman, AsstTO

Poseyville

FARMERS BANK & TRUST CO.
P.O. Box 37 47633
812/874-2239
(Branch of Wadesville)
Hd: Paul C. Fletchall, Pres

Princeton

GIBSON COUNTY BANK
P.O. Box 460 47670
812/385-2521
Hd: Mrs. Dorothy Parmenter, TO

Remington

FARMERS NATIONAL BANK
P.O. Box 5 47977
219/261-2137 Tr$14 Mil
Hd,CorpTr,TrInv,EmplBen: Charles E. Stanley, Pres&TO
PersTr,Nb: James H. Flickner, ExecVP&TO
TrOpers: Richard Brown, TO

STATE BANK OF REMINGTON, INDIANA
P.O. Box 7 47977
219/261-2161 Tr$3.5 Mil
Hd: Hal D. Job, Pres&TO

Rensselaer

STATE BANK OF RENSSELAER
P.O. Box 257 47978
219/866-5154 Tr$4 Mil
Hd: Wayne E. Firestone, Pres&TO
Donald P. Steiner, VP&TO

Reynolds

BANK OF REYNOLDS
P.O. Box 218 47980
219/984-5471 Tr/o$1.3 Mil
Hd: Dennis J. Withem, TO

Richmond

THE FIRST NATIONAL BANK OF RICHMOND
7th & Promenade 47374
317/935-1111 Tr$35 Mil
Hd: R. J. Heindl, VP&SrTO
R. L. Mettert, AsstVP&TO
TrInv: D. H. Runyon, ExecVP
J. Douglas Bennett, AsstVP

SECOND NATIONAL BANK
8th & Promenade 47374
317/983-2301 Tr$168 Mil
Hd: Douglas B. Oler, VP&SrTO
PersTr: Phillip R. Kidd, TO
CorpTr: Rhea C. Ryan, VP&TO
TrInv,ComTrF: John R. Harrington, Jr, TrInvO
EmplBen: Edward Dunlap

WAYNE BANK & TRUST CO.
P.O. Box 210 47327
317/935-5222
(Branch of Cambridge City)
Hd: A. H. Boyd, Jr., Pres&TO
R. Kem, VP&TO

Ridgeville

PEOPLES LOAN & TRUST CO.
114 North Walnut 47380
317/857-2681
(Branch of Winchester)
Hd: Terri E. Matchett, VP&TO

Rising Sun

RISING SUN STATE BANK
P.O. Box 8 47040
812/438-2332 Tr/u$1 Mil
Hd: Dale L. Siekman, Pres
TrOpers: Andre Hornsby, AsstTO

Roachdale

TRI-COUNTY BANK & TRUST CO.
P.O. Box 218 46172
317/596-3911 Tr$6.1 Mil
Hd,PersTr,CorpTr: William E. Acheson, Jr., VP&TO

Roann

STATE EXCHANGE BANK
P.O. Box 8 46974
317/833-2261 Tr/u$1 Mil
(Branch in Wabash)
Hd: James Van Buskirk, TO

Roanoke

FIRST NATIONAL BANK
108 South Main St. 46783
219/672-2809
(Branch of Huntington)
Hd: F. William Anzinger, SrVP&TO

Rochester

FARMERS & MERCHANTS BANK
P.O. Box 567 46975
219/223-3105 Tr/o$1 Mil
Hd: G. A. Skursick, TO

THE FIRST NATIONAL BANK
125 E. Ninth St. 46975
219/223-3151 Tr$2.5 Mil
Hd: David E. Hastings, Pres
Dorothy L. Lease, VP&TO
Edward W. Bellows, AsstTO
James L. Bitterling, AsstTO

Rockville

THE PARKE STATE BANK
P.O. Box 188 47872
317/569-3171 Tr$1 Mil
Hd: Mrs. D. A. Soyack, TO
Mrs. U. M. Black, AsstTO

THE ROCKVILLE NATIONAL BANK
Market & Ohio Sts. 47872
317/569-3163 Tr/u$1 Mil
Hd: D. C. Swaim, TO

Royal Center

COMMUNITY STATE BANK
P.O. Box 370 46978
219/643-5555 Tr$5.7 Mil
Hd: Merle C. Nice, TO
TrOpers: H. Arlene Huffman, AsstTO

Rushville

THE RUSH COUNTY NATIONAL BANK
P.O. Box 459 46173
317/932-4151 Tr$2 Mil
Hd: Regenia C. Cooley, TO

Salem

FARMERS-CITIZENS BANK
P.O. Box 365 47167
812/883-2091
Hd: James D. Allen, Dir

THE STATE BANK OF SALEM
P.O. Box 388 47167
812/883-2381
Hd: H. Dean Hawkins, VP,Csh&TO

San Pierre

SAN PIERRE STATE BANK
Rt. 1 46374
219/896-5001 Tr$1.6 Mil
Hd: Benjamin T. Dolezal, TO

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

Santa Claus

SPENCER COUNTY BANK
State Hwy. 162 & Louis J. Koch Blvd. 47579
812/937-4433 Tr/u$1 Mil
Hd: Merle J. Kendall, Pres
PersTr,CorpTr,TrInv,ComTrF,EmplBen,
TrOpers,Nb: Steve D. Kendall, AsstTO

Saratoga

SARATOGA STATE BANK
P.O. Box 38 47382
317/584-2500 Tr/o$10 Mil
Mabel Shaffer, TO
Leonard L. Brown, AsstTO
Martin Wells, AsstTO

Seymour

JACKSON COUNTY BANK
P.O. Box 1001 47274
812/522-3607 Tr/o$23 Mil
Hd: Max W. Ernest, VP&TO
Robert G. Weekly, VP&TO

SEYMOUR NATIONAL BANK
P.O. Box 383 47274
812/522-2120 Tr$10 Mil
Hd: David S. Brooks, VP&TO

Shelbyville

FARMERS NATIONAL BANK
P.O. Box 790 46176
317/392-2543 Tr$9.6 Mil
Hd: Arthur M. Thurston, Chm&TO
Dorine Wolsiefer Abel, VP&TO
Janet Roberts, AsstTO

SHELBY NATIONAL BANK
49 Public Sq.
P.O. Box 460 46176
317/398-4423 Tr$7 Mil
Hd: Robert D. Leming, Pres&TO

Sheridan

AMERICAN STATE BANK
322 S. Main St., P.O. Box 107 46069
317/758-4481 Tr/o$6.9 Mil
Hd: Jack Remsen, Pres&TO
Vicki Remsen, VP&TO
Valri Fox, AsstTO

Shipshewana

SHIPSHEWANA STATE BANK
P.O. Box 157 46565
219/768-4191 Tr$12 Mil
Hd: Orris W. Yoder, ExecVP&TO

South Bend

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 328 46624
101 N. Main St. 46601
219/237-4655
Hd,CorpTr,Nb: Roland R. Swanson, SrVP&SrTO
TrInv: Henry F. Schricker, Jr., VP&TO
EmplBen,TrOpers: Carole R. Werner, TO
PersTr: Thomas J. Leland, AsstVP&TO
TrOpers: Carol L. Eichorst, AsstTO

1st SOURCE BANK
P.O. Box 1602 46634
219/236-2790 Tr$400 Mil
Hd,EmplBen: Roger W. Gilcrest, SrVP&TO
PersTr,CorpTr: John F. Fox, VP&TO
TrInv,ComTrF: Robert J. Morgan, VP&SrIO
TrOpers: Herbert Hueni, VP
Nb: James P. Coleman, VP&TO

NATIONAL BANK & TRUST CO.
112 W. Jefferson Blvd. 46601
219/237-3314
Hd: Robert R. Cleppe, SrVP&TO
PersTr,CorpTr: Paul L. Sehnert, VP&TO
TrInv: William Rozycki, VP&TO
ComTrF: Hugh L. Metzger, TrInvO
EmplBen: A. Jon Van Emst, VP&TO
TrOpers: Judith Rice
Nb: Terry A. Warning, AsstVP

ST. JOSEPH BANK & TRUST CO.
Plaza East Bldg.
215 S. St. Joseph St. 46601
219/237-5308 Tr$200 Mil
Hd: David A. Hosinski, SrVP&TO
PersTr: Daniel Curry, VP&TO
Sharon Sloan, TO
CorpTr: Daniel Brewer, AsstVP&TO
EmplBen: Rebecca Zawalech, VP&TO
David Farhas, AsstTO
TrInv: John Vaughn, SrVP&IO
ComTrF: James Lothary, VP&IO
Daryl Hoovel, VP&TO
Catherine Hosletter, IO
TrOpers: Alan Johnson, VP&TO
BusDev,Nb: Daniel Soley, AsstVP&TO

WESTERN STATE BANK
P.O. Box 1108 46625
219/287-6600 Tr/u$1 Mil
Hd: Robert Marcuccilli, Pres
Michael Heminger, ExecVP

South Whitley

CITIZENS NATIONAL BANK OF WHITLEY COUNTY
207 South State St. 46787
219/723-5177
(Branch of Columbia City)
Ted C. Wright, AsstVP

Spencer

OWEN COUNTY STATE BANK
10 S. Montgomery St. 47460
812/829-4811 Tr$8 Mil
Hd: Gerald Wells, VP&TO

Sullivan

FARMERS STATE BANK
P.O. Box 527 47882
812/268-3331 Tr$2.1 Mil
Hd: Joe E. Dukes, Chm&TO
K. P. Cooper, TO
Betty Bohannon, AsstTO

SULLIVAN STATE BANK
32 S. Court St. 47882
812/268-4377 Tr$9 Mil
Hd,TrInv: Robert W. Pierce, Pres&TO
PersTr,TrOpers: Lorene B. Pigg, SrVP&TO

Sunman

PEOPLES BANK & TRUST CO.
P.O. Box 168 47041
812/623-2237 Tr/u$1 Mil
Hd: Donnell Steinfort, Csh&TO

Switz City

PEOPLES TRUST CO.
47465
812/659-3389
(Branch of Linton)
Hd: Kay Landis, ActgMgr

Syracuse

STATE BANK OF SYRACUSE
P.O. Box 127 46567
219/457-3165 Tr$1.4 Mil
Hd: James E. Caskey, Pres

Tell City

TELL CITY NATIONAL BANK
P.O. Box 129 47586
812/547-2323
Hd: Franklin T. Simpson, SrVP&TO
TrOpers: Kenneth Schroeder, Csh&AsstTO

Terre Haute

INDIANA STATE BANK
P.O. Box 1608 47808
812/234-5536 Tr$3.5 Mil
Hd: John Wm. Thompson, VP&TO

MERCHANTS NATIONAL BANK
P.O. Box 1447 47808-1447
812/234-5571 Tr$126 Mil
Hd: Jeffrey R. Krieble, VP&TO
PersTr,EmplBen: John F. Sweet, TO
TrInv: Peter L. Jacobs
ComTrF: Joan T. Chervenko, AsstTO
TrOpers: Anne Lumsdon
Nb: John N. Royse, Pres&TO
Robert M. Boyer, ExecVP&TO
TDP: Lori Walters

TERRE HAUTE FIRST NATIONAL BANK
643 Wabash Ave. 47808
812/238-6250 Tr$160 Mil
Hd: King A. Fasig, SrVP&TO
ComTrF: Joseph L. McDaniel, AsstTO
CorpTr: Alex F. Kosarko, AsstTO
TrInv: Robert D. Marsh, TO
TrOpers: Cary W. Sparks, AsstVP&TO
Taxes: James R. Brown, TO

Thorntown

HOME NATIONAL BANK
P.O. Box 67 46071
317/436-2222
Hd: Jerry J. Johnson, Csh&TO

Tipton

CITIZENS NATIONAL BANK
102 N. Main St. 46072
317/675-2178 Tr$5.5 Mil
Hd: P. J. Schmith, Pres&TO

FARMERS LOAN & TRUST CO.
110 E. Jefferson St. 46072
317/675-2172 Tr$7.5 Mil
Hd: Gretchen Cardwell, TO&Sec

Upland

CITIZENS NATIONAL BANK OF GRANT COUNTY
225 N. Main St. 46989
317/998-2766
(Branch of Marion)
David L. Bates, AsstTO

Valparaiso

FIRST NATIONAL BANK
14 Indiana Ave. 46383
219/462-4161 Tr$30 Mil
(Branch in Hebron)
Hd: Robert P. Brown, VP&TO
Cynthia J. Partlow, AsstTO
William Schumacher, IO

NORTHERN INDIANA BANK & TRUST CO.
101 Lincolnway
P.O. Box 511 46383
219/464-9641 Tr$60 Mil
Hd,Nb: Lester T. Proctor, Jr., VP&TO
CorpTr,TrOpers: Donna Harris
EmplBen: Leta Stoller
PersTr,Estates: Leslie H. LaSuer, PersTO
TrInv,ComTrF: Laurel J. Tanis, IO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

INDIANA (Cont'd)

Veedersburg

VEEDERSBURG STATE BANK
P.O. Box 247 47987
317/294-2455 Tr$1 Mil
Hd: John E. Hetrick, TO

Vevay

VEVAY DEPOSIT BANK
P.O. Box 176 47043
812/427-2323 Tr$1 Mil
Hd: Ralph W. Tilley, VP

Vincennes

AMERICAN NATIONAL BANK
302 Main St. 47591
812/882-3050 Tr/o$21 Mil
Hd: Victor P. Tolbert, SrVP&SrTO
TrOpers: Carl E. Nimnicht, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 667 47591
812/882-4990 Tr$25 Mil
Hd: Earl B. Bloodworth, VP&SrTO
TrInv: Walter Cary, VP&TO
TrOpers: Mrs. Faye Vincent, OffMgr
EmplBen,TrAdm: Michael Lammers, TO

Wabash

FIRST NATIONAL BANK IN WABASH
P.O. Box 397 46992
219/563-1116 Tr$13.3 Mil
Hd: Allen R. Spring, Sr., VP&SrTO

FRANCES SLOCUM BANK & TRUST CO.
P.O. Box 588 46992
219/563-4116 Tr/u$1 Mil
Hd: Jerry M. Ault, Pres&TO

STATE EXCHANGE BANK
1940 S. Wabash St. 46992
219/563-8364
(Branch of Roann)

Wadesville

FARMERS BANK & TRUST CO.
47638
812/673-4222 Tr$2.5 Mil
(Branches in Poseyville and St. Philips)
Hd: Paul C. Fletchall, Pres&TO
All Areas: Phyllis A. Wright, AsstVP&TO

Wakarusa

SALEM BANK & TRUST CO.
P.O. Box 426 46573
219/862-2220 Tr$20 Mil
(Branch of Goshen)
Hd: Walter Weldy, VP&Mgr

Waldron

STATE BANK OF WALDRON
P.O. Box 7 46182
317/525-4237 Tr$1 Mil
Hd: Vivian E. Haymond, Csh,VP&TO

Walkerton

AMERICAN STATE BANK
Koontz Lake
Rt. 5, Box 244A 46574
219/867-5601
(Branch of North Judson)
Hd,EmplBen: Lowell W. Gardner, Pres
Betty Arlt, AsstVP&TO

Warsaw

FIRST NATIONAL BANK
P.O. Box 1447 46580
219/267-3271 Tr$38 Mil
Hd: John Elliott
CorpTr: Jean Rollings
TrInv: David Simpson
ComTrF: Linda Firestone

LAKE CITY BANK
P.O. Box 1387 46580
219/267-9110 Tr$14 Mil
Hd: Robert E. Gephart, VP&TO
TrOpers: Jeanine Knowles, AsstTO

Washington

CITIZENS BANK & TRUST CO.
P.O. Box 499 47501
812/254-1760 Tr$1 Mil
Hd: Jay E. Myers, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: William E. Summers, SrVP&TO

PEOPLES NATIONAL BANK & TRUST CO.
201 E. Main St. 47501
812/254-4630 Tr$3 Mil
Hd: Linda L. Osmon, Csh&SrTO
Gerald S. Wischer, Pres&TO
Hugh F. Billings, SrVP&TO

THE STATE BANK OF WASHINGTON
P.O. Box 111 47501
812/254-2320 Tr$1 Mil
Hd: Margaret Harris, AsstCsh&TO

Waterloo

CITIZENS STATE BANK
46793
219/837-2561 Tr/u$1 Mil
Hd: Juanita Crowl

West College Corner

THE FARMERS STATE BANK
P.O. Box 405 45003
317/732-3111 Tr/u$1 Mil
Hd: Paul W. Liming, ExecVP

Whiting

AMERICAN TRUST & SAVINGS BANK
P.O. Box 790 46394
219/659-0850
Hd: Rudolph F. Kapitan, VP&TO

Winamac

FIRST UNION BANK & TRUST CO.
110 N. Market St. 46996
219/946-3113 Tr/o$3 Mil
Hd: James J. Brettin, Pres&TO

Winchester

PEOPLES LOAN & TRUST CO.
P.O. Box 409 47394
317/584-3501 Tr$30.2 Mil
(Branches in Eastside Winchester, Farmland, Modoc & Ridgeville)
Hd: Terri E. Matchett, VP&TO

RANDOLPH COUNTY BANK
122-124 W. Washington 47394
317/584-2501 Tr$3 Mil
Hd: Stanley R. Hendrickson, TO
EmplBen: Richard Peterson

Windfall

UNION STATE BANK
46076
317/595-3155
Hd: H. D. McNew, Pres&TO
Ruth G. McNew, SrVP

Wolcott

BANK OF WOLCOTT
P.O. Box 336 47995
219/279-2185 Tr/u$1 Mil
Hd: James J. Evans, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Margaret M. Howard, VP,Csh&AsstTO

Zionsville

FARMERS STATE BANK
P.O. Box 16 46077
317/873-3377 Tr$3 Mil
Hd: Thomas E. Gruhl, Pres&TO

IOWA

Ackley

ACKLEY STATE BANK
650 Main St. 50601
515/847-2651 Tr$.4 Mil
Hd: Gary Homan, TO

Adel

BRENTON BANK AND TRUST COMPANY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50003
515/993-4551 Tr$6 Mil
Hd: Wayne Geadelmann, Pres&TO
TrAdmin: Darrell Bauman, AsstVP&AsstTO
TrAdmin: Carolyn Scott, AsstTO
Nb: Al Garson, TO

Albert City

ALBERT CITY SAVINGS BANK
50510
712/843-2211
Hd: John W. Hopkins, Pres

Algona

IOWA STATE BANK
P.O. Box 577 50511
515/295-3595 Tr$7 Mil
Hd: W. B. MacDonald, VP&TO

UNITED CENTRAL BANK & TRUST COMPANY OF ALGONA
P.O. Box 40 50511
515/295-2487 Tr/u$1 Mil
Hd: Charles L. Sarazine, ExecVP&TO

Alta

THE FIRST TRUST & SAVINGS BANK
P.O. Box 37 51002
712/284-1234 Tr$50 Mil
Hd: William C. Fulcher, ExecVP

Alta Vista

ALTA VISTA STATE BANK
50603
515/364-2135 Tr/u$1 Mil
Hd: Paul Hentges, Pres&TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Ames

FIRST NATIONAL BANK
P.O. Box 846 50010
515/232-5561 Tr$17 Mil
Hd: Daniel L. Krieger, ExecVP&TO
Steven J. McLaughlin, TO
JoAnn E. Lathrop, AsstTO

UNION STORY TRUST & SAVINGS BANK
P.O. Box 450 50010
515/232-8200 Tr$13 Mil
Hd: Sandra J. Winters

UNIVERSITY BANK & TRUST CO.
P.O. Box 1066, Welch Ave. Sta. 50010
515/292-7475 Tr$4 Mil
Hd: Wayne Wilson

Ankeny

ANKENY STATE BANK
P.O. Box 100 50021
515/964-4293 Tr/u$1 Mil
Hd: Donald L. Davis, Pres
EmplBen: Dean E. Minor, Chm

Anthon

FIRST TRUST & SAVINGS BANK
P.O. Box G 51004
712/373-5224 Tr/u$2 Mil
Hd: Walter Sterrett, Jr., Pres&TO

Arthur

IDA COUNTY STATE BANK
51431
712/364-3292
(Branch of Ida Grove)
Thomas M. Wigley, VP&TO

Ashton

ASHTON STATE BANK
Main St. 51232
712/724-6326
Hd: Andrea Van Beek

Atlantic

FIRST WHITNEY BANK & TRUST
P.O. Box 271 50022
712/243-3195 Tr$1 Mil
Hd: J. J. Dixon, VP&TO

NORWEST STATE BANK
P.O. Box 190 50022
712/243-1140
Hd: W. G. Beatty, Pres&TO
Don Sommerlot, SrVP&AsstTO
Mary Jo Blunk, Csh&AsstTO
Ross H. Buffington, AsstCsh&AsstTO

Audubon

AUDUBON STATE BANK
315 Broadway 50025
Hd: F. James Boyd
TrOpers: James B. Ingeman

Aurelia

THE FIRST TRUST & SAVINGS BANK
111 E. 2nd St. 51005
712/434-2291 Tr/u$1 Mil
Hd: Duane Gaudian, VP

Bedford

STATE SAVINGS BANK
P.O. Box 68 50833
712/523-2133 Tr/u$1 Mil
Hd: Donald L. Yates, Pres

The Directory of Trust Institutions is included in a T&E subscription!

Belmond

FIRST STATE BANK
P.O. Box 39 50421
515/444-3226 Tr/u$1 Mil
Hd: G. S. Hinman, Pres&TO
Ethel Brunes, VP&AsstTO
Bradley W. Robinson, VP&AsstTO

Bettendorf

BETTENDORF BANK & TRUST CO.
1819 State St. 52722
319/359-1611

SECURITY STATE TRUST & SAVINGS BANK
1710 Grant St. 52722
319/359-7101 Tr$2 Mil
William J. Callahan, Chm&Pres
Hd: Judy Barber, VP

Bloomfield

DAVIS COUNTY SAVINGS BANK
P.O. Box 35 52537
515/664-2006 Tr$3 Mil
Hd: Cliff Martin, TO

Boone

BOONE STATE BANK & TRUST CO.
716 8th St. 50036
515/432-6200 Tr/o$3 Mil
Hd: Robert F. Scott, Pres

THE CITIZENS NATIONAL BANK
724 Story St. 50036
515/432-7611 Tr$10 Mil
Hd: Benjamin G. Williamson, VP&TO
TrOpers: M. Taylor

Brighton

RUBIO SAVINGS BANK OF BRIGHTON
101 West Washington St. 52540
Hd: Dean Edwards, Pres

Brookston

FARMERS STATE BANK
P.O. Box 159 47923
317/563-3136 Tr/u$1 Mil
Hd: John F. Garrott, TO
Alberta F. Ade, AsstTO

Brunsville

FIRST STATE BANK
P.O. Box 210 51008
712/533-6441
Hd: Herman Wilken, AsstTO

Buffalo Center

THE FARMERS TRUST & SAVINGS BANK
101-106 Fifth St. 50424
Hd: W. D. Ley

Burlington

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 928 52601
319/752-3661 Tr$17.5 Mil
Hd: Ralph O. Youngstrom, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 1088 52601
319/752-2761 Tr$85 Mil
Hd,PersTr,CorpTr,TrInv: Robert C. Matsch, SrVP&TO
EmplBen,TrOpers: Dennis G. Daedlow, TO
TrOpers: Marie Oliver, TO
TrOpers: John P. Mattson, TO
TrOpers: Virginia Rice, Inv
Kurt Knels

HAWKEYE BANK & TRUST
222 N. Main St. 52601
319/752-4511 Tr$376 Mil
Hd,TrInv,ComTrF,TrOpers,Nb: Frank J. Delaney, III
PersTr: Ruth Evans
CorpTr: John Walz
ComTrF,EmplBen: Barry A. Corson

Carroll

CARROLL COUNTY STATE BANK
Sixth & Adams Sts. 51401
712/792-3567 Tr/u$1 Mil
Hd: Norma Bromert, VP&TO

Carter Lake

FIRST BANK & TRUST OF CARTER LAKE
1204 Locust St. 51510
712/347-6070 Tr$.1 Mil
Hd: Pat Calery, VP
PersTr,Nb: Neil R. Barna

Cedar Falls

CEDAR FALLS TRUST & SAVINGS BANK
P.O. Box 39 50613
319/277-1320 Tr$14 Mil
Hd: Thomas N. Hawkinson, TO

FIRST NATIONAL BANK
P.O. Box 458 50613
319/266-1794 Tr/u$1 Mil
Hd: Dean R. Beneke, Pres&TO
Henry Dion, SrVP&TO
R. L. Jensen, VP&TO
Sue Luhring, AdmO&TO

Cedar Rapids

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 4331 52407
319/364-9135 Tr$3 Mil
Hd: Robert DeMeulenaere, Pres&TO
Nb: Richard P. Pratt, SrVP&TO
Mary Miller, AsstVP&AsstTO

FIRST TRUST & SAVINGS BANK
1201 3rd St., SE 52401
319/364-1000 Tr$2 Mil
Hd: Gary Samek, TO

GUARANTY BANK & TRUST CO.
P.O. Box 1807
3rd Ave. & 3rd St. 52406
319/362-2111 Tr$10 Mil
Hd: D. Bruce Gibson, Pres&TO
Thomas G. Nelson, VP&TO
Dennis J. Evans, AsstTO

MERCHANTS NATIONAL BANK
222 Second Ave., S.E. 52401
319/398-4211 Tr$270 Mil
Hd: Richard J. Ryan, SrVP
PresTr: John Houar, TO
CorpTr: Mrs. Elizabeth Brown, TrAdm
TrInv: James E. Fine, TO
TrOpers: Judith K. Everett, AsstTO

PEOPLES BANK & TRUST CO.
P.O. Box 1887 52406
319/364-0191 Tr$127 Mil
Hd: Gary Ernst, SrVP&TO
PersTr: Donna Sorensen
CorpTr: Peter Welch, TO
TrInv: Mark Collison, TrInvO
EmplBen: Joseph Starcevic, TO
ComTrF: Diane Evans, TO
Nb: Vernon Gericke, VP&TO
TrOpers: Lila Helms, TO

UNITED STATE BANK
129 16th Ave., S.W. 52404
319/366-8413 Tr$55 Mil
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: Albert J. Gardner, TO
PersTr,TrInv,Nb: Ruth Evans, AsstTO
TrOpers: Linda L. Larson, AsstTO

IOWA (Cont'd)

Centerville

HAWKEYE BANK & TRUST N.A.
P.O. Box 550 52544
515/437-4224 Tr/u$1 Mil
(Branch in Seymour)
Hd: R. F. Malmberg, Chm&TO

IOWA TRUST & SAVINGS BANK
P.O. Box 490 52544
515/437-4500 Tr$1.8 Mil
Hd: David Taylor, Pres
PersTr,CorpTr,EmplBen,TrOpers,Nb: Jack Maletta, AsstCsh

Central City

CITY STATE BANK
59 Fourth St. North 52214
319/438-6621 Tr/u$1 Mil
Hd: John M. Maurice

Chariton

HAWKEYE BANK & TRUST CO.
917 Braden St. 50049
515/774-2176 Tr$1.3 Mil
Hd: B. B. Cross, Pres

NATIONAL BANK & TRUST CO.
P.O. Box 331 50049
515/774-8581 Tr$4 Mil
Hd: Gilbert Garton, Pres

Charles City

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 516 50616
515/228-3461 Tr/u$1 Mil
Hd: Victor M. Meyer, Pres
PersTr: Dan N. Frudden, VP

FIRST SECURITY BANK & TRUST CO.
809 Clark St. 50616
515/228-2343 Tr$5 Mil
Hd: Larry J. Richards, VP&TO
Katherine Lalor, AsstTO

Cherokee

CENTRAL TRUST & SAVINGS BANK
P.O. Box 518 51012
712/225-2546 Tr/u$1 Mil
Hd: John B. Keeline, Pres
Kenneth N. Watts, Csh&TO

CHEROKEE STATE BANK
P.O. Box 906 51012
712/225-5131 Tr$15 Mil
Hd: Dennis E. Gano, VP&TO

THE STEELE STATE BANK
P.O. Box 1024 51012
712/225-2504 Tr/u$1 Mil
Hd: T. J. Steele, Pres&TO
PersTr: G. A. Dobson, VP&TO
Farm: N. L. Bork, VP
TrOpers: J. A. Oswald, VP&AsstTO

Churdan

FIRST STATE BANK
50050
712/685-3222 Tr/u$1 Mil
Hd: Joseph Hunt, TO

Clarence

THE CLARENCE SAVINGS BANK
601 Lombard St. 52216
319/452-3155
Hd: J. Robert Bunn, Pres&AsstTO
Lloyd Hasselbusch, Csh&TO

Clarinda

PAGE COUNTY STATE BANK
P.O. Box 157 51632
712/542-5661 Tr$1.5 Mil
Hd: Ken Whitmore, VP&TO
EmplBen: G. W. Richardson, Csh

Clarion

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 388 50525
515/532-2854 Tr$2 Mil
Hd: George L. Mechem, Pres&TO
Nb: Harlan Lemke, SrVP&TO

FIRST NATIONAL BANK
P.O. Box 268 50525
515/532-2841 Tr$3.3 Mil
Hd: D. C. Dougherty, SrVP&TO

Clear Lake

CLEAR LAKE BANK & TRUST CO.
P.O. Box 8 50428
515/357-7121 Tr$1 Mil
Hd: Ray V. Hewitt, Pres&TO

Clinton

THE CLINTON NATIONAL BANK
P.O. Box 151 52732
319/243-1243 Tr$8 Mil
Hd: James L. Morrison, TO
Gene C. Biermann, VP

FIRST NATIONAL BANK
405 S. Third St. 52732
319/243-8500 Tr$30 Mil
Hd: Bruce M. Dunlap, VP&TO
TrOpers: M. Sharon Alm, TOpO

Collins

EXCHANGE STATE BANK
50055
515/385-2304 Tr$.5 Mil
Hd: W. C. Hamilton, TO

Conrad

THE FIRST STATE BANK
P.O. Box X 50621
515/366-2165 Tr$1.2 Mil
Hd: Dorothy King, VP&Csh
James J. Molloy, Pres&AsstTO
Jane Katzer, AsstTO

Correctionville

CORN BELT STATE BANK
P.O. Box N 51016
Hd: Eugene Schulke

Council Bluffs

COUNCIL BLUFFS SAVINGS BANK
Pearl & Broadway 51501
712/325-2951 Tr$68 Mil
Hd: Gary R. Faust, VP&TO
PersTr,EmplBen: Joan Riddle, AsstTO
TrInv: Wesley D. Lacy
TrOpers: Richard C. Stoufer, TO
FmMgmt,Nb: Gary Thien, FM
Kelly Summy, FM
Joseph Trumm, FM

FIRST NATIONAL BANK
500 W. Broadway 51501
712/325-2625 Tr$18 Mil
Hd: Donald W. Daly, VP&TO
TrAdmAsst: Louis V. Reifschneider

STATE BANK & TRUST
P.O. Box 68 51502
712/323-7521
Hd: Patrick M. Schaefer, TO

Cresco

CRESCO UNION SAVINGS BANK
P.O. Box 57 52136
319/547-2040 Tr$2 Mil
Hd: J. H. Thomson, Chm&TO

Creston

IOWA STATE SAVINGS BANK
P.O. Box 109 50801
515/782-6441 Tr/u$1 Mil
Hd: Dave Driskell, VP&TO

Dallas Center

BRENTON STATE BANK
(See Brenton Banks Inc., Des Moines)
P.O. Box C 50063
515/992-3755 Tr/u$1 Mil
Hd,Nb: Bruce Seymour, Pres&TO
Kenneth R. Heisler, SrVP&TO

Danville

DANVILLE STATE SAVINGS BANK
P.O. Box 205 52623
319/392-4261 Tr$1 Mil
Hd: Dan P. Kelley, ExecVP&TO

Davenport

BRENTON FIRST NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 100 52805
319/326-4001 Tr$5 Mil
Hd: Dean Duben, Pres&TO
Perry B. Hansen, SrVP&TO
Nb: Roger D. Burt, AsstVP&TO

DAVENPORT BANK & TRUST CO.
203 W. 3rd St. 52801
319/383-3211 Tr$220 Mil
Hd: E. L. Carmody, SrVP
R. E. Kautz, SrVP
S. C. Briggs, VP
R. C. Baustian, VP
Steven P. Hook, VP
R. V. Oakes, TO
M. M. Volz, Jr., VP
B. R. Hunt, AsstTO
L. R. Kelly, AsstTO

FIRST TRUST & SAVINGS BANK
P.O. Box 940 52805
319/324-2111 Tr$30 Mil
Hd: Joseph A. Grubisich, VP&SrTO
TrOpers: Bonny Thompson, AsstTO

NORTHWEST BANK & TRUST CO.
2nd & Brady Sts. 52801
319/388-2654 Tr$26 Mil
Hd: Mrs. Margo A. Hancock, TO
Debra Morris, AsstTO
Paul Dresselhaus, TO

Decorah

DECORAH STATE BANK
120 West Water St. 52101
319/382-2991 Tr$4.2 Mil
Hd,Nb: James Coplen, VP&TO
EmplBen,TrOpers: Bea Strinmoen, AsstTO

★ Des Moines

BANKERS TRUST CO.
P.O. Box 897 50304
515/245-2800 Tr$611 Mil
Hd: J. Michael Deege, SrVP&TO
PersTr: Pat Coyle, AsstVP&TO
CorpTr: Jack Rogers, VP&TO
TrInv: Rick Kwiecinski, VP&TO
EmplBen: Jim Greenfield, TO
TrOpers: Marilyn Carlson, VP
Nb: Dick Edmundson, VP

BRENTON BANKS INC.
(Holding Company)
Capital Square, Ste. 300
P.O. Box 5193 50306
515/244-1981 Tr$171 Mil
(Branches in Adel, Cedar Rapids, Clarion, Dallas Center, Davenport, Des Moines, Eagle Grove, Emmetsburg, Grinnell, Indianola, Jefferson, Knoxville, Marshalltown, Perry, Urbandale & Vinton)
Hd. of Trust Depts. for all Brenton Banks:
Thomas J. Flynn, VP&TO
EmplBen: Al Garson, AsstVP&TO
TrOpers: Cheryl Cummins, TOpO

BRENTON NATIONAL BANK OF DES MOINES
(See Brenton Banks, Inc., Des Moines)
2840 Ingersoll Ave. 50304
515/243-4151 Tr$142 Mil
Hd,Nb: Thomas J. Flynn, VP&TO
Diantha J. Spear, TO

HAWKEYE BANK & TRUST OF DES MOINES
2401 University Ave. 50311
515/277-6441 Tr$10 Mil
Hd: Michael B. Hassett
Cindy Kinsey, TrAsst

HAWKEYE CAPITAL BANK AND TRUST
(Subsidiary of Hawkeye BanCorporation)
E. 5th & Locust St. 50309
515/244-5111 Tr$45 Mil
Hd,PersTr,CorpTr,EmplBen,EstPlng,Nb: Gregory O'Hara, VP&SrTO
TrInv,ComTrF,EstPlng,EmplBen: Allan Somers, TO
PersTr,ComTrF,TrOpers: Nancy Crittenden, TO

NORWEST BANK DES MOINES, N.A.
666 Walnut St. 50309
515/245-3202 Tr$650 Mil
Hd: James D. Kempkes, SrVP
PersTr: James D. Robinette, VP
EstAdmin: James W. Frost, VP
CorpTr: Lois M. Olson, SrTO
ComTrF,EmplBen: Don S. Mears, VP
TrOpers: John K. Benoit, Jr., VP
Nb: Richard W. Carey, VP

PLAZA STATE BANK
P.O. Box 3660 50322
515/278-1671, Ext. 134 Tr/u$1 Mil
Mgr: Kathy Ivers

UNITED CENTRAL BANK OF DES MOINES,NatAssn
Locust at 6th Ave. 50304
515/245-7030 Tr$235 Mil
Hd: Jack R. Schreiber, VP&SrTO
CorpTr,EmplBen: Gerald Neal, SrCTO
TrInv,ComTrF: Ronald W. Nienow, VP
TrOpers: Judith J. Bartlett, TOpO
EstAdmin: Dirk C. Van Zante, SrTO
Nb: Martin C. Sprock, FPO
PersTr: Willis O. Cairo, SrTO

VALLEY NATIONAL BANK
6th & Walnut St. 50304
515/245-6222 Tr/o$163 Mil
Hd: Verne C. Bates, VP&TO
PersTr,Nb: Michael Hyzer, TO
PersTr: Susan P. Cramer, TO
Jean Tannatt, TrAdm
Sharon Grafft, TrAdm
TrInv,CorpTr,ComTrF: Larry Cobb, TO
EmplBen,Nb: Charles Leibold, TO
Sharon Pontier, EmplBenMgr
TrOpers: Jill Hurst, TOpMgr

De Witt

DEWITT BANK & TRUST CO.
52742
319/659-3211 Tr$2 Mil
Hd: Roger J. Hill, VP&TO

FIRST CENTRAL STATE BANK
914 6th Ave. 52742
319/659-3141 Tr/u$2 Mil
Hd: John W. Fagerland, ChmBd&TO
Alan R. Tubbs, Pres&TO

Dike

IOWA SAVINGS BANK
50624
319/989-2474
Hd: Russell J. Perry, Pres&TO

Dows

FARMERS STATE BANK
50071
515/852-4151
Hd: Eldon Walbaum, VP

Dubuque

AMERICAN TRUST & SAVINGS BANK
9th & Main Sts. 52003
319/582-1841 Tr$110 Mil
Hd: Leo J. Meier, SrVP&TO
PersTr: Robert J. Donovan, VP&TO
CorpTr,ComTrF: Jean Konzen, TO
TrInv: Charles J. Schrup, ExecVP&TO
EmplBen: Paul Jaeger, AsstTO
TrOpers: Gloria Cahalan, TOpO
Nb: King Herr, TrConslt

DUBUQUE BANK & TRUST CO.
P.O. Box 778 52001
319/589-2136 Tr$20 Mil
Hd: Paul J. Peckosh, VP&TO
TrOpers: Rita McCarthy, TOpO

FIRST NATIONAL BANK
7th at Town Clock Plaza 52001
319/582-3655 Tr$80 Mil
Hd,CorpTr,Nb: Mark J. Willging, TO&Mgr
ComTrF,TrInv: John M. Hansen, VPInv
PersTr: Mark T. Middlebrook, TO
PersTr: Kenneth E. Weitz, TrAdmO
PersTr,EmplBen: Cheryl M. Christ, TrAdmO

Durant

LIBERTY TRUST & SAVINGS BANK
P.O. Box 1118 52747
319/785-4441 Tr/o$1 Mil
Hd: Bill D. Paulsen, ExecVP
Nb: R. L. Hansen, VP&AsstTO

Eagle Grove

BRENTON STATE BANK
(See Brenton Banks, Inc., Des Moines)
121 N. Commercial Ave.
P.O. Box 105 50533
515/448-5161 Tr$1 Mil
Hd,Nb: David A. Rouse, Pres&TO

Earlham

EARLHAM SAVINGS BANK
50072
515/758-2251 Tr$1 Mil
Hd: Jean Daggett, Csh&TO

Eldora

HARDIN COUNTY SAVINGS BANK
P.O. Box 311 50627
515/858-3407 Tr$.25 Mil
Hd: Raymond L. Nance, VP

Eldridge

CENTRAL TRUST & SAVINGS BANK
P.O. Box 200 52748
319/285-4876 Tr$9.2 Mil
Hd: Richard A. Fahrenkrug, TO

Emmettsburg

IOWA TRUST & SAVINGS BANK
Lock Box 159 50536
712/852-3451 Tr/u$1 Mil
Hd: John F. Spies, Pres

PALO ALTO COUNTY STATE BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 386 50536
712/852-4412 Tr$2 Mil
Hd,Nb: James H. Crane, Pres&TO
John M. Hand, ExecVP
Lois E. Jurries, AsstTO

Estherville

UNITED CENTRAL BANK & TRUST CO.
1 N. 6th St. 51334
712/362-3561 Tr$3 Mil
Hd: David W. Wood, ExecVP

Fairfax

FAIRFAX STATE SAVINGS BANK
P.O. Box 277 52228
319/846-2300 Tr$2.4 Mil
Hd: D. C. Neuhaus, ExecVP&TO

Fonda

THE FIRST NATIONAL BANK
P.O. Box 399 50540
712/288-4421
Hd: Thomas M. Awtry, ExecVP&TO

Forest City

FOREST CITY BANK & TRUST CO.
P.O. Box 330 50436
515/582-4141 Tr$2.7 Mil
Hd: Kent W. Lewis, VP&TO

MANUFACTURERS BANK & TRUST CO.
P.O. Box 450 50436
515/582-2825 Tr$7 Mil
Hd: Ronald L. Hansen, ExecVP&TO

Fort Dodge

FIRST AMERICAN STATE BANK
P.O. Box 798 50501
515/573-2154 Tr$35 Mil
Hd: John M. Dunleavy, VP&TO
Stephen M. Warwick, TO

NORWEST BANK FORT DODGE, N.A.
P.O. Box 658 50501
515/576-6811 Tr$30 Mil
Hd: Don Young, VP&TO

UNITED CENTRAL BANK & TRUST CO. OF FORT DODGE
50501
515/576-1156 Tr$30 Mil
Hd: Gene C. Gutknecht
PersTr,Nb: Peter Wolters
TrOpers: Linda Fuller

Fort Madison

FORT MADISON BANK & TRUST CO.
P.O. Box 329 52627
319/372-5164 Tr$9 Mil
Hd: Charles J. Walker, ExecVP&TO

IOWA STATE BANK
Ninth St. & Ave. G, P.O. Box 306 52627
319/372-1134 Tr$1.3 Mil
Hd: Richard Rump, ExecVP

LEE COUNTY SAVINGS BANK
P.O. Box 280 52627
319/372-2243 Tr$3.2 Mil
Hd: James R. Benbow, VP&TO

Fostoria

FARMERS SAVINGS BANK
712/262-2708 Tr/u$1 Mil
Hd: Dale Tatman, TO

IOWA (Cont'd)

Galva

FIRST TRUST & SAVINGS BANK
P.O. Box 111 51020
712/282-4439
Hd: David P. Claussen, ExecVP&TO

Glenwood

GLENWOOD STATE BANK
P.O. Box 431 51534
712/527-3157
Hd: John C. Dean, Pres

Glidden

THE FIRST NATIONAL BANK IN GLIDDEN
P.O. Box 506 51443
712/659-3611 Tr$2 Mil
Hd: R. H. Van Horn, Pres

Grand Junction

PEOPLES TRUST & SAVINGS
50107
515/738-2314 Tr$1 Mil
Hd: R. G. Loof, Pres

Grinnell

GRINNELL STATE BANK
P.O. Box 744 50112
515/236-3174 Tr/o$1 Mil
Hd: F. Addison Jones, Pres&TO

POWESHIEK COUNTY NATIONAL BANK
(See Brenton Banks, Inc., Des Moines)
P.O. Box 149 50112
515/236-7575 Tr$8 Mil
Hd: Larry A. Mindrup, Pres&TO
Nb: Douglas R. Hill, ExecVP&TO
Ruth A. Jones, AsstTO

Grundy Center

FARMERS SAVINGS BANK
P.O. Box 175 50638
319/824-5226 Tr$1 Mil
Hd: L. C. Pike, Pres&TO

THE GRUNDY NATIONAL BANK
603 Seventh St. 50638
319/824-5431
Hd: Dale Bee

Guthrie Center

GUTHRIE COUNTY STATE BANK
P.O. Box 8 50115
515/747-2218 Tr$1 Mil
Hd: G. M. Barnett, Chm&TO

Hawkeye

CITIZENS SAVINGS BANK
319/427-3255 52147
Hd: Clair J. Lensing

Hills

HILLS BANK & TRUST CO.
131 Main St. 52235
319/679-2291 Tr$3 Mil
Hd: James R. Gordon, VP&TO

Humboldt

HAWKEYE BANK & TRUST
P.O. Box 547 50548
515/332-1142 Tr$1 Mil
Hd: Larry D. Curran, SrVP&TO
TrOpers: Linda A. Law

HUMBOLDT TRUST & SAVINGS BANK
P.O. Box 37 50548
515/332-1451 Tr$1.5 Mil
Hd: J. L. Campbell, Jr., Pres
PersTr,CorpTr,EmplBen: R. J. Pattee, TO

Ida Grove

FIRST STATE BANK
P.O. Box 276 51445
712/364-3181 Tr$1 Mil
Hd: Jack E. Chase, Pres

IDA COUNTY STATE BANK
P.O. Box 111 51445
712/364-3393 Tr$10 Mil
(Branch in Arthur)
Hd: Thomas M. Wigley, VP&TO

Independence

SECURITY STATE BANK
231 First St. E. 50644
319/334-7035
Hd: C. A. Handfelt, Pres&TO

Indianola

PEOPLES TRUST & SAVINGS BANK
50125
515/961-6241
Kim Tierney Keller, AsstTO
Peggy Wickett, AsstTO

WARREN COUNTY BRENTON BANK & TRUST
(See Brenton Banks, Inc., Des Moines)
P.O. Box 157 50125
515/961-5321 Tr$5 Mil
Hd: Eugene T. Smith, Pres&TO
Nb: Thomas J. Flynn, TO

Iowa City

FIRST NATIONAL BANK, IOWA CITY
P.O. Box 1880 52240
319/351-7000 Tr$80 Mil
Hd: Vincent L. Maurer, SrVP&SrTO
Dallas Hogan, VP&TO
Betty Lepic, TO
Stephen M. Kensinger, TrInvO

IOWA STATE BANK & TRUST COMPANY
P.O. Box 1700 52244
319/338-3625 Tr$24 Mil
Hd: George R. Dane, SrVP&TO

Jefferson

BRENTON STATE BANK OF JEFFERSON
(See Brenton Banks, Inc., Des Moines)
200 W. State St. 50129
515/386-3141 Tr$11 Mil
Hd: Roger R. Rinderknecht, Pres&TO
Verna M. Ball, TO&TrInvO

HOME STATE BANK
P.O. Box 351 50129
515/386-2131 Tr$8 Mil
Hd: Douglas McDermott, Pres&TO

Jesup

FARMERS STATE BANK
1310 6th St. 50648
319/827-1050
Hd: Albert C. Duroe, Pres&TO

Kanawha

FARMERS STATE BANK
50447
515/762-3222 Tr/u$1 Mil
Hd: James E. Mallen, Pres

58% of the subscribers of
TRUSTS & ESTATES
select investment broker.

Kellogg

KELLOGG-SULLY BANK & TRUST
P.O. Box 38 50135
515/526-8231 Tr/u$1 Mil
Hd: Chuck Fritz, Pres&TO
Sylvia Groom, TO&AdmLoanO

Keokuk

KEOKUK SAVINGS BANK & TRUST CO.
P.O. Box 1008 52632
319/524-2944 Tr/o$2 Mil
Hd,Nb: Ellen Nepote, VP
Nb: E. Johnstone, II, Pres
TDP: Kay Ziemke

THE STATE CENTRAL SAVINGS BANK
P.O. Box 847 52632
319/524-1021 Tr$17 Mil
Hd: W. A. Logan, ChmBd&TO

Keosauqua

FARMERS STATE BANK
P.O. Box 130 52565
319/293-3794 Tr$1 Mil
Hd: A. P. Ovrom, Pres&TO

Knoxville

THE COMMUNITY NATIONAL BANK & TRUST
102 S. Second St., P.O. Box 269 50138
515/828-8041 Tr$1.4 Mil
Hd: Dean Hicks, Pres&TrChm
Dave Anderson, SrVP&TO
John Kamerick, VP&TO
Earle Bellamy, VP&TO
David J. Smith, VP&TO
Linda Core, AsstTO

IOWA STATE SAVINGS BANK
P.O. Box C 50138
515/828-8000
Hd: Ned K. Job, Pres
Katheryne Sims, TO

Lake City

LAKE CITY STATE BANK
201 N. Center St. 51449
712/464-3181 Tr$3 Mil
Hd: John T. Patrick, Pres&TO

Lansing

KERNDT BROS. SAVINGS BANK
P.O. Box 325 52151
319/538-4231 Tr/u$1 Mil
Hd: Alvin Lynes, VP

Larchwood

SECURITY SAVINGS BANK
51241
712/477-2496 Tr$2.3 Mil
Hd: L. R. Impecoven
J. M. Dominy
R. A. Bonander

Laurens

LAURENS STATE BANK
102 South Third St. 50554
712/845-2627 Tr$3.2 Mil
Hd: Richard L. DeYoung, ExecVP&TO
Nancy Goedert, TrAsst

LeMars

FIRST NATIONAL BANK
P.O. Box 1230 51031
712/546-7811

Leon

DECATUR COUNTY STATE BANK
P.O. Box 171 50144
515/446-4841 Tr$1 Mil
Hd: Ward Kilgore, Pres

Lester

PEOPLES BANK & TRUST
P.O. Box 37 51242
712/478-4411
(Branch of Rock Valley)
Hd: Andrea Van Beek, TO

Little Rock

ROCK RAPIDS STATE BANK
P.O. Box 337 51243
712/479-2286
(Branch of Rock Rapids)

Livermore

LIVERMORE STATE BANK
P.O. Box 269 50558
515/379-1435
Hd: Dennis DeGroot, ExecVP

Lohrville

LOHRVILLE SAVINGS BANK
P.O. Box 316 51453
712/465-2605
Hd: O. E. Van Horn, Pres&TO

Lowden

AMERICAN TRUST & SAVINGS BANK
P.O. Box E 52255
319/944-5391 Tr/u$1 Mil
Hd: William K. Stout, ChmBd,Pres&TO

Madrid

CITY STATE BANK
105 E. 2nd St. 50156
515/795-3807 Tr/u$1 Mil
Hd: R. J. Sundberg, Pres&TO

Manchester

FARMERS & MERCHANTS SAVINGS BANK
101 E. Main St. 52057
319/927-4475 Tr$2.8 Mil
Hd: Gerald T. Burke, VP&TO

FIRST STATE BANK
300 E. Main St. 52057
319/927-3814 Tr$1 Mil
W. K. Wiewel, TO
Joseph Wiewel, TO
J. A. Wiewel, TO
Mary R. Duggan, TO
Melvin Weber, TO

Mapleton

FIRST STATE BANK
402 Main St. 51034
712/882-1343 Tr$1 Mil
Hd: Neil R. Kirby, Pres

MAPLETON TRUST & SAVINGS BANK
P.O. Box 183 51034
712/882-1131 Tr$3 Mil
Hd: Ed Henkenius, AsstVP

Maquoketa

HAWKEYE BANK & TRUST CO.
120 S. Main St. 52060
319/652-2487 Tr$3.5 Mil
Hd: Patricia L. Burris, TO

MAQUOKETA STATE BANK
203 N. Main St. 52060
319/652-2491 Tr$7 Mil
Hd: John W. Fagerland, Pres
PersTr,CorpTr,TrInv,ComTrF,Nb: Edward L. Tubbs, ChmBd
EmplBen: Mary Ann Trevathan, VP,Csh&AsstTO
TrOpers: Helen Hute, AsstVP&AsstTO
Darrell Hicks, AsstVP&AsstTO

Marathon

THE CITIZENS STATE BANK
P.O. Box 37 50565
712/289-4401 Tr/u$1 Mil
Hd: Norris G. Olney, Jr., Pres&TO

Marcus

THE FARMERS STATE BANK
P.O. Box 548 51035
712/376-4154
Hd: Carleton C. Van Dyke, Pres&TO
Stanley O. Nervig, VP&TO
Kenneth L. Ogren, AsstVP&TO

Marion

FARMERS STATE BANK
1240 8th Ave.
P.O. Box 569 52302
319/377-4891 Tr$6 Mil
Hd: Dennis E. Beatty, VP&TO
Kathryn Melchert, TOpO
Mary Newton, Sec

Marshalltown

COMMERCIAL STATE BANK
P.O. Box 717 50158
515/752-4591 Tr$4.9 Mil
Hd: J. L. Forinash, TO

FIDELITY BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
P.O. Box 310 50158
515/754-5612 Tr$21 Mil
Hd,Nb: Craig V. McGarry, VP&TO

SECURITY SAVINGS BANK
P.O. Box 370 50158
515/754-5500 Tr$45 Mil
Hd: Michael W. Bloom, VP&TO
Farm: Michael Baltes, FM
TrAdmin: Karen Elder, AsstTO

Mason City

HAWKEYE BANK & TRUST
State & Delaware Sts. 50401
515/432-2457
Hd: James S. Niemants

NORWEST BANK MASON CITY, NatAssn
P.O. Box 411 50401
515/423-1720 Tr$29 Mil
Hd: Gary K. Koos, TO

UNITED CENTRAL BANK & TRUST COMPANY OF MASON CITY
25 W. State St. 50401
515/421-1000
Hd: J. M. Barnes, SrVP&TO
James W. Hackbart, AsstVP&AsstTO

Mechanicsville

THE MECHANICSVILLE TRUST & SAVINGS BANK
P.O. Box 129 52306
319/432-7291 Tr/u$1 Mil
Hd: Arden Melcher, ExecVP&TO

Melvin

MELVIN SAVINGS BANK
P.O. Box 188 51350
712/736-2420 Tr/u$1 Mil
Hd: John W. Benz, Pres

Merrill

FARMERS STATE BANK
201 Main St. 51038
712/938-2556
Hd: C. L. Carlson, VP

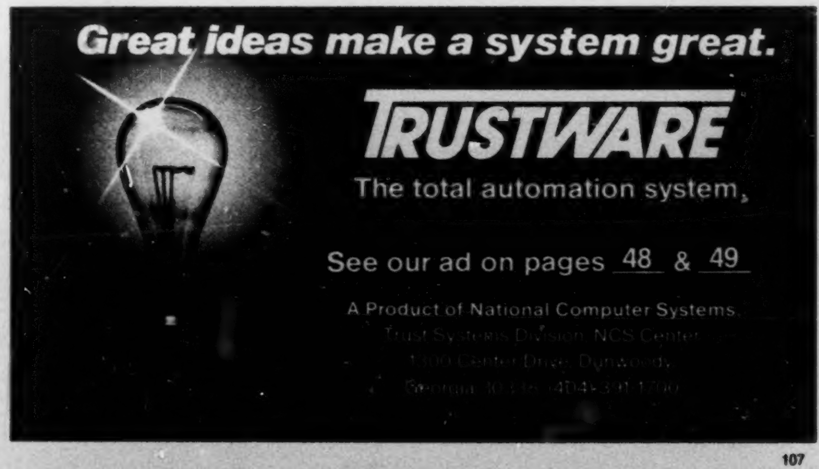
Minburn

RACCOON VALLEY STATE BANK
P.O. Box 205 50167
515/677-2259 Tr/u$1 Mil
Hd: Mrs. Ferne A. Brelsford, VP&TO

Missouri Valley

PEOPLES STATE BANK
411 East Erie St., P.O. Box 410 51555
Hd: Paul J. Kovar

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.



Great ideas make a system great.
TRUSTWARE
The total automation system,
See our ad on pages 48 & 49
A Product of National Computer Systems
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody,
Georgia 30338 (404) 391-1700

IOWA (Cont'd)

Monticello

MONTICELLO STATE BANK
202 W. First St. 52310
319/465-3505 Tr$20 Mil
Hd,PersTr,CorpTr: Richard J. Moore, VP&TO
TrInv: James A. Maurice, Chm
ComTrF: Suzanne Willman
EmplBen: Louis L. Morf, Pres
TrOpers: Robert D. Patten, VP
Nb: Lois Hines

Mt. Pleasant

HENRY COUNTY SAVINGS BANK
P.O. Box 239 52641
319/385-3134 Tr$1.25 Mil
Hd: Robert L. Norris, Pres

HAWKEYE BANK & TRUST
P.O. Box 709 52641
319/385-9054
Donald F. Carmody, Pres&TO

Mt. Vernon

MOUNT VERNON BANK & TRUST CO.
P.O. Box 188 52314
319/895-8835 Tr/u$1 Mil
Hd: J. A. Fordyce, Pres&SrTO
B. J. Behrens, AsstCsh&AsstTO

Muscatine

CENTRAL STATE BANK
P.O. Box 146 52761
319/263-3131 Tr$25 Mil
Hd: Loren A. Backhaus, VP&TO

FIRST NATIONAL BANK OF MUSCATINE
P.O. Box 539 52761
319/263-4221 Tr$16 Mil
Hd: Robert P. Solheim, SrVP&TO
TrOpers: Margaret C. Mathes, VP&TO

Nashua

FIRST NASHUA STATE BANK
302 Main St. 50658
515/435-4171 Tr$1 Mil
Hd: John R. Cronin, Pres&TO
PersTr: R. L. Gossard, ExecVP&TO
TrOpers: Thomas R. Cronin, VP,Csh&AsstTO

Neola

FARMERS & MERCHANTS STATE BANK
P.O. Box 37 51559
712/485-2245 Tr/u$1 Mil
Hd: Traverse L. Hall, Pres
PersTr: M. J. Welbourne, VP
Hazel L. Hall, ChmBd

Nevada

NEVADA NATIONAL BANK
P.O. Box 59 50201
515/382-2101 Tr$1.9 Mil

STATE BANK & TRUST CO.
P.O. Box 327 50201
515/382-2191 Tr$1 Mil
Hd: Dale F. Collings, VP,Csh&TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

New Hampton

FIRST NATIONAL BANK
P.O. Box 306 50659
515/394-2116
Hd: Ronald D. Diddy, Pres
Harlan A. Pose, Csh&TO

New Sharon

TAINTOR SAVINGS BANK
P.O. Box A 50207
515/637-4196 Tr/u$1 Mil
Hd: G. R. Cassabaum, VP&TO

Newell

THE FIRST NATIONAL BANK
P.O. Box 295 50568
712/272-3321 Tr$2.3 Mil
Hd: A. J. Hill, ChmBd&TO
PersTr,TrOpers: G. D. Hill, Pres&AsstTO
TrInv: C. Wobeke, VP&TO

Newton

JASPER COUNTY SAVINGS BANK
P.O. Box 1116 50208
515/792-3444 Tr$100 Mil
Hd,TrInv,Nb: R. S. Lindgren, VP&TO
PersTr,CorpTr,ComTrF,EmplBen,TrOpers:
Bernadine R. Howell, TO

Oakland

CITIZENS STATE BANK
P.O. Box 68 51560
712/482-6431 Tr/o$1 Mil
Hd: Terry P. Conner, AsstVP,Csh&TO

Oelwein

FIRST NATIONAL BANK
P.O. Box 620 50662
319/283-2524 Tr/u$3 Mil
Hd: Flora Kisner, AsstTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,
TrOpers,Nb: Donald F. Baumgartner,
SrVP&AsstTO

OELWEIN STATE BANK
P.O. Box 591 50662
319/283-3361 Tr$11.04 Mil
Hd: David Helscher, VP&TO

Orange City

SIOUX COUNTY STATE BANK
P.O. Box 805 51041
712/737-4818
Hd: Andrea Van Beek, VP&TO

Osage

THE HOME TRUST & SAVINGS BANK
P.O. Box 150 50461
515/732-3763 Tr$3.9 Mil
Hd: Cheryl A. Bonjour, VP

Osceola

CLARKE COUNTY STATE BANK
P.O. Box 487 50213
515/342-6581 Tr/u$1 Mil
Hd: Jane Houston, Csh&TO
Earl Curtis, Pres&TO

Oskaloosa

IOWA TRUST & SAVINGS BANK
P.O. Box 440 52577
515/673-8405 Tr$6 Mil
Hd: Kenneth C. Hanna, SrTO

MAHASKA STATE BANK
P.O. Box 500 52577
515/673-8303 Tr$1 Mil
Hd: Lynn Howard
TDP: Bill Sunstrum

Ottumwa

NORWEST BANK OTTUMWA, N.A.
231 W. Second St.
P.O. [illegible] 220 52501
515/682-8125

SOUTH OTTUMWA SAVINGS BANK
320 Church St. 52501
515/682-7541 Tr$1.766 Mil
Hd: Gary K. Johnson, TO

UNION BANK AND TRUST CO.
P.O. Box 598 52501
515/683-1641 Tr$50 Mil
Hd: Frank T. Juvan, VP&SrTO
Diane D. Glenn, TO
Larry Schmitz, TO

Oxford

FIRST TRUST & SAVINGS BANK
52322
319/628-4755 Tr/u$1 Mil
Hd: J. M. Bigelow, ExecVP&Csh

Parkersburg

PARKERSBURG STATE BANK
P.O. Box 70 50665
319/346-2414
Hd: Charles V. Perry, ExecVP
TrOpers,Nb: Robert Kluiter, VP

Paullina

THE FIRST NATIONAL BANK
P.O. Box L 51046
712/448-3456 Tr$2.5 Mil
Hd: Vernon E. Hibbing, Pres

Pella

THE PELLA NATIONAL BANK
801 Broadway St. 50219
515/628-2121
Hd: C. L. Vander Ploeg, SrVP&TO

Perry

BRENTON NATIONAL BANK OF PERRY
(See Brenton Banks, Inc., Des Moines)
P.O. Box 8 50220
515/465-5611 Tr$8 Mil
Hd: C. R. Collins, Pres&TO
TrOpers: Lorraine Winger, TO
Nb: Ronald D. Larson, SrVP&TO
Thomas J. Flynn, TO

PERRY STATE BANK
P.O. Box 129 50220
515/465-3521 Tr/o$4 Mil
Hd: James R. Haas, SrVP&TO

Pierson

FARMERS SAVINGS BANK
51048
712/375-5329 Tr$.5 Mil
Hd: Jim Sheehan, Pres

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Pocahontas

THE COMMERCIAL STATE BANK
P.O. Box 100 50574
712/335-3322
Hd: Rodney B. Amlie, Pres

POCAHONTAS STATE BANK
P.O. Box 130 50574
712/335-3567 Tr$.35 Mil
Hd: George T. McCarton, Jr., VP

Postville

CITIZENS STATE BANK
52162
319/864-7615 Tr$.5 Mil
Hd: M. F. Chevalier, Pres&TO

POSTVILLE STATE BANK
P.O. Box 130 52162
319/864-7441 Tr/u$1 Mil
Hd: R. E. Taylor, Pres

Princeton

FARMERS SAVINGS BANK
328 River Drive 52768
319/289-5311 Tr/u$1 Mil
Hd: Glen H. Suiter, Chm

Rake

STATE SAVINGS BANK
Main St. 50465
515/566-3322
Hd: Gordon E. Swenson, ExecVP

Remsen

FARMERS SAVINGS BANK
P.O. Box 597 51050
712/786-1143
Hd: David G. Wingert, AsstVP&TO

Renwick

RENWICK SAVINGS BANK
P.O. Box 7 50577
515/824-3251 Tr$.5 Mil
Hd: William D. Tufford

Rock Rapids

ROCK RAPIDS STATE BANK
51246
712/472-2537 Tr$7 Mil
(Branch in Little Rock)
Hd: Andrea Van Beek, VP&TO

Rock Valley

PEOPLES BANK & TRUST
P.O. Box 39 51247
712/476-2746
(Branch in Lester)
Hd: Andrea Van Beek, TO

Rockwell City

UNION STATE BANK
P.O. Box 268 50579
712/297-7556 Tr/o$1 Mil
Hd: James R. Esmay, TO

Rolfe

ROLFE STATE BANK
50581
712/848-3480 Tr/u$1 Mil
Hd: Robert J. Dixon, Csh&TO

Sac City

CITIZENS SAVINGS BANK
500 Main St. 50583
712/662-4755
Hd: Russell Spearman, Pres&TO

SAC CITY STATE BANK
P.O. Box 30 50583
712/662-4721 Tr/u$1 Mil
Hd: George H. Pingrey, Pres&TO
TrOpers: Royce E. Case, AsstVP&AsstTO

St. Ansgar

ST. ANSGAR STATE BANK
P.O. Box 219 50472
515/736-4501 Tr$1 Mil
Hd: Donai R. Halvorson, Pres

Schaller

STATE BANK OF SCHALLER
51053
712/275-4261 Tr$3 Mil
Hd: J. M. Currie, Pres&TO
Farm: Rodney Plagman, VP,FM&TO

Seymour

HAWKEYE BANK & TRUST N.A.
215 N. 5th 52590
515/898-2296
(Branch of Centerville)

Sheldon

CITIZENS STATE BANK
808 3rd Ave. 51201
712/324-2519
Hd: Keith Campbell, Pres&TO

SECURITY STATE BANK
P.O. Box 70 51201
712/324-5141 Tr$2.2 Mil
Hd: Richard A. Schneider, Pres
TrOpers: Robert J. Engel, VP

Shenandoah

THE CITY NATIONAL BANK
116 South Blossom St. 51601
712/246-2205 Tr/u$1 Mil
Hd: George H. Perry, Pres&TO
PersTr: Ruth Dwyer

Sibley

SIBLEY STATE BANK
P.O. Box 96 51249
712/754-2561
Hd: David D. Vaselaar, ExecVP&TO

Sidney

FREMONT COUNTY SAVINGS BANK
51652
712/374-2622 Tr/u$1 Mil
Hd: Ralph D. Storey, Pres

Sioux City

FIRST NATIONAL BANK
501 Pierce St.
P.O. Box 3248 51102
712/277-0696
Ralph Sandvig, VP&TO
Charles R. Mikkelsen, TO
TrInv: William Conner, Mgr
TrOpers: Glenda Moriarty, Mgr

NORWEST BANK SIOUX CITY, N.A.
P.O. Box 808 51102
712/252-4141
Hd: Stephen Stroud, VP&TO

SECURITY NATIONAL BANK
607 Pierce St. 51102
712/277-6586 Tr$165 Mil
Hd,Nb: Delaine C. Peterson, SrVP
PersTr: L. C. Jensen, VP&TO
CorpTr,EmplBen,TrInv,ComTrF: Michael M. Moreland, TO
TrOpers: Jeanette Wendt, TOpO
EstAdmin: Elizabeth M. Spellman

TOY NATIONAL BANK
P.O. Box 57 51102
712/279-5677 Tr/o$65 Mil
Hd,CorpTr,Nb: Russell Curtis, VP&MngTO
PersTr,ComTrF: Robert S. Grothaus, VP&TO
Prob: Clark Schmitz, AsstTO
TrInv: David Margheim, AsstVP&TO
EmplBen: Richard L. Billings, TO
TrOpers: Kathryn DeSmet, TOpO
FmMgmt: Kenneth L. Ebsen, VP
Gary L. Walters, FM

Spencer

FARMERS TRUST & SAVINGS BANK
P.O. Box 1167 51301
712/262-3340
Hd: Jack Easter, CEO
David Binder, TO
Dianna Sopeland, TO

HAWKEYE BANK & TRUST
P.O. Box 4068 51301
712/262-1940 Tr$5 Mil
Hd: Paul E. Strautz, VP&TO
TrOpers: Rita Hoffman, TrSec

UNITED CENTRAL BANK OF SPENCER,NatAssn
P.O. Box 6128 51301
712/262-2200
Hd: David W. Cuttell, ExecVP&TO

Storm Lake

CITIZENS FIRST NATIONAL BANK
P.O. Box 1227 50588
712/732-5440 Tr$37 Mil
Hd: Larry E. Dugan, TO

THE COMMERCIAL TRUST & SAVINGS BANK
P.O. Drawer 549 50588
712/732-2190
Hd: Dale L. Martin, VP&TO
Rose A. Nelson, Csh&TO

SECURITY TRUST & SAVINGS BANK
P.O. Box 429 50588
712/732-3022 Tr/u$ Mil
Hd: E. L. Ballou, Pres&TO

Story City

RANDALL-STORY STATE BANK
50248
515/733-4396 Tr$2.5 Mil
Hd: Donald A. Hoy

STORY COUNTY STATE BANK
50248
515/733-4322 Tr/u$1 Mil
Hd: Robert E. Sweet, Pres&TO

Sumner

THE FIRST NATIONAL BANK OF SUMNER
P.O. Box 206 50674
319/578-3312 Tr$1.9 Mil
Hd: Robert Arthaud, Pres
Dale J. Lehmkuhl, ExecVP&TO

Sutherland

SECURITY STATE BANK
P.O. Box 68 51058
712/446-3324 Tr$1 Mil
Hd: James J. Johnson, Pres&TO
Charles K. Kummerfeld, VP,Csh&TO

IOWA (Cont'd)

Swisher

SWISHER TRUST & SAVINGS BANK
P.O. Box 154 52338
319/857-4131 Tr/u$1 Mil
Hd: Eugene Robison, ExecVP&TO
Daryl Hynek, Csh&AsstTO
Philip Reed, AsstCsh&AsstTO

Titonka

TITONKA SAVINGS BANK
50480
515/928-2142 Tr/u$1 Mil
Allan J. Boyken
Neal E. Boyken

Traer

FARMERS SAVING BANK
611 Second St. 50675
319/478-2148
Hd: Donald Gates, ExecVP
Nb: Marc Powell, Atty

Treynor

TREYNOR STATE BANK
712/487-3000 Tr/u$1 Mil
Hd: Michael K. Guttau, Pres&Chm

Urbana

URBANA SAVINGS BANK
52345
319/443-2562
Hd: John A. Suchomel, Pres&TO

Urbandale

BRENTON BANK & TRUST CO.
(See Brenton Banks, Inc., Des Moines)
7031 Douglas St. 50322
515/278-6808 Tr/u$1 Mil
Hd: David Nagel, Pres&TO
Marc S. Johnson, VP&TO
Al Garson, TO
Patsy L. Schoen, AsstTO

Victor

VICTOR STATE BANK
P.O. Box 149 52347
319/647-2331 Tr/u$1 Mil
Hd: R. V. Dentel, Pres&TO

Vinton

BRENTON BANK & TRUST COMPANY OF VINTON
(See Brenton Banks, Inc., Des Moines)
P.O. Box 112 52349
319/472-2373 Tr$2 Mil
Hd: Larry Rolfstad, Pres
Jeff Hagen, AsstVP&TO
Thomas J. Flynn, TO

STATE BANK OF VINTON
P.O. Box 389 52349
319/472-2345 Tr$5 Mil
Hd: Vernon L. Geiger, ExecVP&TO

Walcott

WALCOTT TRUST & SAVINGS
52773
319/284-6202
Hd: Ken H. Dietz

Walford

FARMERS SAVINGS BANK
P.O. Box 131 52351
319/846-2650 Tr$1 Mil
Hd: R. C. Erusha, Pres&TO
Sally A. Ballard, AsstTO

Wall Lake

WALL LAKE SAVINGS BANK
202 Main St. 51466
712/664-2311
Hd: J. E. Goodenow, Pres&TO

Washington

WASHINGTON STATE BANK
P.O. Box 311 52353
319/653-2151 Tr/u$1 Mil
Hd: L. T. Heilman, Pres&TO
PersTr,CorpTr,TrInv,TrOpers,Nb: Juanita Hering, VP&TO

Waterloo

THE NATIONAL BANK OF WATERLOO
P.O. Box 90 50704
319/291-5281 Tr$106 Mil
Hd: William N. Burger, SrVP&TO
CorpTr,EmplBen: James R. Martin, VP&TO
TrInv: Curtis Kyhl, VP

PEOPLES BANK & TRUST CO.
419 West 4th 50704
319/235-1414 Tr$60 Mil
Hd: John L. Calton, SrVP&TO
Dick Schmit, VP&TO
Henry E. Edsill, TO
James L. Friedl, TO

WATERLOO SAVINGS BANK
425 Cedar St. 50704
319/235-1431 Tr$100 Mil
Hd: Frederick Koch, SrVP&TO
PersTr: James E. Thielen, TO
ComTrF,EmplBen: Dennis Egel, TO

Waverly

FIRST NATIONAL BANK OF WAVERLY
P.O. Box 837 50677
319/352-1340 Tr$4.9 Mil
Hd: Rodney Drenkow, VP&TO

STATE BANK OF WAVERLY
P.O. Box 58 50677
319/352-4556 Tr$3.4 Mil
Hd: Paul A. Meyers, SrTO

Webster City

THE FARMERS NATIONAL BANK
P.O. Box 370 50595
515/832-1133 Tr$6 Mil
Hd: L. Richard Anderson

Wellman

WELLMAN SAVINGS BANK
P.O. Box A 52356
319/646-6011 Tr$2 Mil
Hd: S. R. Barber, Chm
Daniel H. Doyle, Pres

West Branch

WEST BRANCH STATE BANK
P.O. Box 518 52358
319/643-5344 Tr/u$1 Mil
Hd,PersTr: L. C. Rummells, Pres&TO
John W. Kofoed, ExecVP&TO

West Burlington

WEST BURLINGTON SAVINGS BANK
P.O. Box 100 52655
319/754-7501
Hd: Charles N. Gross, ExecVP&TO

West Des Moines

WEST DES MOINES STATE BANK
P.O. Box 65020 50265
515/225-2300 Tr$10.9 Mil
Hd: Donald U. Austin, TO
David Milligan, AsstTO

West Liberty

THE WEST LIBERTY STATE BANK
P.O. Box 78 52776
319/627-2191 Tr$2.5 Mil
Hd: R. T. Rehmke, Pres

West Union

FIRST NATIONAL BANK
P.O. Drawer 233 52175
319/422-3883 Tr$1.5 Mil
Hd: Bruce Crandall, ExecVP

Wheatland

FIRST TRUST & SAVINGS BANK
P.O. Box 218 52777
319/374-2471
Hd: Dennis Henning, Pres&TO

Wilton

WILTON SAVINGS BANK
P.O. Box 556 52778
319/732-2077 Tr$6 Mil
Hd: Ronald W. Follmann

Winfield

PEOPLES STATE BANK
52659
Tr/u$1 Mil
Hd: Michael Garris

Winterset

UNION STATE BANK
P.O. Box 110 50273
515/462-2161 Tr$13 Mil
Hd: D. A. Bolton, Pres&TO

Wyoming

CITIZENS STATE BANK
P.O. Box B 52362
319/488-2211 Tr/u$1 Mil
Hd: R. L. Orth
Harlan R. Jacobson, AsstTO

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

KANSAS

Albert

THE FARMERS BANK & TRUST
P.O. Box 100 67511
316/923-4212 Tr/u$1 Mil
Hd: William Robbins, Pres&TO
ComTrF,TrOpers: Richard Schenk, AsstTO

Anthony

THE CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 250 67003
316/842-5164 Tr$2 Mil
Hd: Charles Masner, Pres&TO

Arkansas City

THE HOME NATIONAL BANK
P.O. Box 1047 67005
316/442-4040 Tr$16 Mil
Hd: Stephen A. English, VP&TO
Roger A. Brown, Pres&TO
Robert A. Brown, Chm&TO

Atchison

THE CITY NATIONAL BANK
626 Commercial St.
P.O. Box 309 66002
913/367-3412 Tr/u$10 Mil
Hd: June Lynn, VP&TO
TrOpers: Janet Jackson
EXCHANGE NATIONAL BANK & TRUST CO.
P.O. Box 438 66002
913/367-6000 Tr/u$10 Mil
Hd: Paul H. Adair
TrOpers: Kathy Clark

Atwood

FARMERS BANK & TRUST
P.O. Box 279 67730
316/626-3233
Hd: Barnabas D. Horton

Augusta

AUGUSTA BANK & TRUST
P.O. Box 400 67010
316/775-2227
Hd: Jean Lunsford, VP

Baxter Springs

AMERICAN NATIONAL BANK
P.O. Box 597 66713
316/856-2301 Tr$1 Mil
Hd: Geraldine Randall

Beloit

GUARANTY STATE BANK & TRUST CO.
201 S. Mill St. 67420
913/738-3501 Tr$8.1 Mil
Hd: Marcia A. Hauck, VP&SrTO
Thomas L. Pruitt, AsstTO
Kim Nicholson, TrSec

Burlington

THE PEOPLES NATIONAL BANK AND TRUST COMPANY OF BURLINGTON
P.O. Box 185 66839
316/364-8611 Tr/u$1 Mil
Hd: W. F. Dreiling

Chanute

THE FIRST NATIONAL BANK
P.O. Box 598 66720
316/431-4200
Hd: Paula Bevans, VP

Clay Center

UNION STATE BANK
67432
913/632-3122
Hd: Chester W. Oberg, Pres&TO

Coffeyville

THE FIRST NATIONAL BANK
P.O. Box 567 67337
316/251-0200 Tr/o$25 Mil
Hd: Phillip W. Hocker, VP&TO
Laudine S. Luhn, AsstVP&TO

Colby

THE THOMAS COUNTY NATIONAL BANK
P.O. Box 717 67701
913/462-3313 Tr$2 Mil
Hd,EmplBen,TrOpers,Nb:
Dale D. Harkins, Chm
Max G. Mountford, AsstTO

Concordia

CLOUD COUNTY BANK & TRUST
P.O. Box 409 66901
913/243-3211 Tr$13.3 Mil
Donald R. LacKamp, Pres&TO
Hd: Jill A. Casado, VP&TO
Debbie Deneault, AsstVP&TO

Dodge City

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1120 67801
316/227-8586 Tr$8 Mil
Hd,PersTr,CorpTr,EmplBen:
Donice Mink, AsstTO
Donna Kline, AsstTO

El Dorado

FIRST NATIONAL BANK & TRUST CO.
200 N. Main St. 67042
316/321-5200 Tr$4 Mil
Hd,Nb: Frank J. Becker, Chm&TO
Venettia Maddux, AsstTO
WALNUT VALLEY BANK & TRUST
P.O. Box 777 67042
316/321-1250 Tr$10 Mil
Hd: Stephen C. Funk, VP&TO
TrOpers,TDP: Yvonne J. Lee, TrSec

Ellis

ELLIS STATE BANK
916 Washington St. 67637
Hd: J. M. Downing

Emporia

CITIZENS NATIONAL BANK & TRUST CO.
6th & Commercial Sts. 66801
316/342-5350 Tr$51 Mil
Hd: Glenn E. Tague, SrVP&TO
PersTr: Mike Slattery, AsstVP&TrAdmO
TrOpers: Rosella M. DeMotte, AsstVP&TOpO
EMPORIA STATE BANK & TRUST CO.
P.O. Box 807 66801
316/342-3454 Tr$17 Mil
Hd: Howard G. Gunkel, ExecVP&TO
TrOpers: Jeffrey L. Morrow, AsstTO

Eureka

HOME BANK & TRUST CO.
P.O. Box 620 67045
316/583-5516 Tr/o$2 Mil
R. D. Rucker, Pres&TO
Rick D. Smith, SrVP,Csh&TO

Garden City

FIDELITY STATE BANK
P.O. Box F 67846
316/276-2314
Hd: Richard R. Eads, SrVP&TO

Gardner

FARMERS BANK & TRUST CO.
66030
913/884-7715 Tr/u$1 Mil
Hd: Shannon De Weese

Garnett

GARNETT STATE SAVINGS BANK
P.O. Box 329 66032
913/448-3111
Hd: Loran W. Wilson

Goodland

FIRST NATIONAL BANK
P.O. Box 570 67735
913/899-5611 Tr$15 Mil
Hd: Alan Deines, TO
GOODLAND STATE BANK & TRUST CO.
P.O. Box 499 67735
913/899-2342 Tr$1 Mil
Hd: L. D. Goodwin, Pres&TO
Arthur Jones, Csh&AsstTO

Great Bend

AMERICAN STATE BANK & TRUST CO.
Broadway at Main, P.O. Box 227 67530
316/792-1761 Tr$2.5 Mil
Hd: Clyde O. Burnside, Jr., SrVP&TO
SECURITY STATE BANK
P.O. Box 909 67530
316/792-2521
Hd: J. A. Mermis, Jr., VChm,TO&CEO

Hays

FARMERS STATE BANK & TRUST CO.
P.O. Box 10 67601
913/625-6542 Tr$10.5 Mil
Hd: George K. Corbett, VP&TO
TrInv: Richard L. Ramsey, VP&IO
FIRST NATIONAL BANK
P.O. Box 400 67601
913/625-6595, Ext. 45 Tr$4 Mil
Hd: Evelyn L. Schumacher

Hiawatha

CITIZENS STATE BANK & TRUST CO.
P.O. Box 360 66434
913/742-2101 Tr$8 Mil
Hd: James W. Patton, Chm&TO
Fredrecia H. Kepple, TOpO
TrOpers: Jo Ann Karn
MORRILL & JANES BANK & TRUST CO.
7th & Delaware Sts. 66434
913/742-2121 Tr$5 Mil
Hd,Nb: Harlin L. Schram, Pres&TO
PersTr,CorpTr: Gerald C. Speidel, Jr., ExecTO
TrInv,ComTrF: Susan I. Scarbrough
Leo Tritsch
Edward Sourk
Scott Foster

Hill City

THE CONSOLIDATED STATE BANK
101 East Cherry St., P.O. Box 369 67642
Hd: R. W. Culley, Pres

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

KANSAS (Cont'd)

Hoxie

HOXIE STATE BANK
P.O. Box 77 67740
913/675-3261 Tr/u$1 Mil
Hd: Harriet C. Shatzell, Pres&TO
PersTr: Sam L. Smith, VP&Csh
TrOpers: Helen A. Shaw, AsstCsh&AsstTO
Nb: Kenneth Kahle, VP&TO

Hutchinson

BANK OF KANSAS
P.O. Box 1707 67501
316/663-5011
Hd: D. Densmore Shute Hart, Pres
TrOpers: Stuart L. Schrader, TO

CENTRAL STATE BANK
P.O. Box 1366 67501
316/663-5481 Tr$18 Mil
Hd: Thomas A. Ackerman, SrVP&TO
Terry L. Henry, TO

FIRST NATIONAL BANK
1 N. Main St. 67501
316/663-1521 Tr$80 Mil
Hd,ComTrF: Don Adams, SrVP&TO
PersTr,Nb: Dave Hederstedt, VP&TO
PersTr,Nb: Thelma Huffman, TO
TrInv: Edwin Coons, VP&TrInvO

HUTCHINSON NATIONAL BANK & TRUST CO.
P.O. Box 1488 67501
316/662-0561 Tr$103 Mil
Hd,PersTr: Shirley Lang
TrInv,ComTrF: Dale Page
EmplBen: William Mills
TrOpers: Chris Bontrager

Independence

CITIZENS NATIONAL BANK
P.O. Box 687 67301
316/331-3100 Tr$4 Mil
Hd: Albert K. Sewell, Chm&TO

THE INDEPENDENCE STATE BANK OF INDEPENDENCE, KS
P.O. Box 726 67301
316/331-4800 Tr$1.5 Mil
Hd: Ben F. Boys, TO
PersTr: Marth Swanson, AsstTO

Inman

THE BANK OF INMAN
P.O. Box 307 67546
316/585-6431 Tr/o$26 Mil
Hd: Adolyn C. Bartels, Pres&TO
Robert A. Bartels, ExecVP&TO

Iola

ALLEN COUNTY BANK & TRUST
P.O. Box 428 66749
316/365-6921 Tr$4.5 Mil
Hd: Margaret E. Bryson, VP&TO

IOLA STATE BANK
66749
316/365-3101 Tr$2 Mil
Hd: Howard K. Gilpin, Pres&TO

Junction City

CENTRAL NATIONAL BANK of JUNCTION CITY
P.O. Box 700 66441
913/238-4114 Tr$6 Mil
Hd: Dan E. Craig, VP&TO
Della Schnackenburg, AsstTO

THE FIRST NATIONAL BANK & TRUST COMPANY OF JUNCTION CITY, KANSAS
P.O. Box 348 66441
913/762-4121 Tr$3 Mil
Hd: Don Uptegrove, VP&TO

Kansas City

BROTHERHOOD BANK & TRUST COMPANY
756 Minnesota Ave. 66101
913/321-4242 Tr$10 Mil
Hd: Marvin J. Max, ExecVP&TO
PersTr,CorpTr,TrInv,Nb: Thomas W. Johnson, AsstVP&TO
EmplBen,TrOpers,TDP: Rose Marie Peel, AsstCsh&TO

COMMERCIAL NATIONAL BANK
6th & Minnesota Ave. 66117
913/371-0035 Tr$180 Mil
Hd: Wm. C. Tempel, SrVP
PersTr: Earl D. Tjoden, VP
CorpTr,EmplBen: R. H. Hamilton, VP&TO
TrOpers: Shirley Mattox, TO
Nb: Arlene Kirk, TO
TrInv: James L. Moffett, CFA,VP&TrInvO

HOME STATE BANK
P.O. Box 1370 66117
913/321-3333 Tr$10 Mil
Hd: Charles Eklund, SrVP&TO
TrOpers: Mrs. Ruth Whitmore, AsstTO

INDUSTRIAL STATE BANK
32nd & Strong Ave. 66106
913/831-2000 Tr/u$1 Mil
Hd,PersTr,CorpTr,TrInv: George J. Buser, Jr., TO

MARK TWAIN PLAZA BANK
4901 Main St., P.O. Box 30145 64112
816/756-1300 Tr$6.1 Mil
Hd,PersTr: Terry R. Post, Pres
CorpTr,EmplBen: Michael J. Patton, VP
TrOpers: Cheryl Hess

ROSEDALE STATE BANK & TRUST CO.
3500 Rainbow Blvd. 66103
913/236-7700 Tr$3.5 Mil
Hd: Amy O. Walters, SrVP&TO

SECURITY NATIONAL BANK OF KANSAS CITY
One Security Plaza 66117
913/621-8430 Tr$180 Mil
Hd: Fred N. Bosilevac, Jr., SrVP&SrTO
PersTr: Patricia Parthe, AsstVP&TO
James Farris, AsstTO
CorpTr: Raymond J. Hintz, VP&TO
Brian Jordan, AsstTO
Margaret Hackett, AsstTO
TrInv: James H. Slocomb, VP&TrInvO
EmplBen: P. Kent Sundgren, AsstVP&TO
TrOpers: Barbara Haynes, TOpO

THE TWIN CITY STATE BANK
1906 West 43rd St. 66103
913/362-5350 Tr$3.88 Mil
Hd: T. M. Higgins, Jr., Pres&TO

Larned

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 29 67550
316/285-3177 Tr$6.5 Mil
Hd: Robert H. Haymaker, ExecVP&TO

FIRST STATE BANK & TRUST CO.
116 W. 6th St. 67550
316/285-6931 Tr$7.5 Mil
Hd: D. Ray Reep, VP&TO

Lawrence

DOUGLAS COUNTY BANK
9th & Kentucky Sts. 66044
913/843-7474 Tr$5 Mil
Hd: Jane A. Tedder, VP&TO

FIRST NATIONAL BANK
900 Massachusetts St. 66044
913/843-0152 Tr$60 Mil
Hd: John S. Maurer, Jr., VP&TO
PersTr: Phil Watson, AcctAdm
PersTr: Marjorie H. Smith, TO
TrInv: Elizabeth B.A. Miller, AsstPtfolMgr

LAWRENCE NATIONAL BANK & TRUST CO.
P.O. Box 369 66044
913/841-5555 Tr$40 Mil
Hd: Jack B. Rader, VP&SrInvO
TrOpers: Jeffrey Davis, VP&TO

UNIVERSITY STATE BANK
955 Iowa St. 66044
913/843-4700 Tr$12 Mil
D. A. Johnston, Pres
Gary D. Hale, VP&TO
June Michel, TrAdm

Leavenworth

FIRST NATIONAL BANK & TRUST CO. OF LEAVENWORTH
P.O. Box 109 66048
913/682-2265
Hd: Bil McAfer, AsstVP

LEAVENWORTH NATIONAL BANK & TRUST CO.
401 Delaware St. 66048
913/682-0001 Tr$20 Mil
Hd: Ronald A. Barker, VP&TO

Lenexa

FIRST NATIONAL BANK & TRUST CO. OF LENEXA
P.O. Box 14040 66215
913/888-5555 Tr$2.4 Mil
Hd: Rose E. Neves, AsstTO

Liberal

THE FIRST NATIONAL BANK
P.O. Box 1217 67901
316/624-1971 Tr$3.8 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: Leon A. Frank, Csh&TO
EmplBen,TrOpers: Phyllis Woodward, AsstTO

THE PEOPLES NATIONAL BANK
P.O. Box 189 67901
316/624-2574 Tr$1.8 Mil
Hd: James F. Thompson, Pres&TO

Lindsborg

THE FARMERS STATE BANK
P.O. Box 231 67456
913/227-3344 Tr$2 Mil
Gene L. Larson, Fres&TO

Manhattan

CITIZENS BANK AND TRUST COMPANY
P.O. Box 218 66502
913/776-9400 Tr$3.5 Mil
Hd: Carolyn J. Fellows, AsstVP&AsstTO

FIRST NATIONAL BANK
701 Poyntz 66502
913/527-0200 Tr$8.8 Mil
Hd: Dana B. Dodderidge, VP&TO

UNION NATIONAL BANK & TRUST CO.
P.O. Box 1087 66502
913/537-1234 Tr$20 Mil
Hd: Kennard B. Kopp, VP&TO
TrOpers: Connie Busick, AsstTO
Nb: Jim Kastner, VP

Marysville

EXCHANGE BANK OF SCHMIDT & KOESTER
P.O. Box 311 66508 Tr$14 Mil
Hd,PersTr,CorpTr,ComTrF,EmplBen,TrOpers: William L. Bryant, VP&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

McCune

McCUNE STATE BANK
66753
316/632-4267 Tr/u$1 Mil
Hd: Richard J. Proehl

McPherson

HOME STATE BANK & TRUST
223 North Main St. 67460
316/241-3732 Tr/u$1 Mil
Hd: Paul Ediger, SrVP&TO

McPHERSON BANK & TRUST CO.
P.O. Box 927 67460
316/241-0412 Tr$46.5 Mil
Hd,PersTr,CorpTr: Roger A. Swanson, VP&TO
TrInv: Ken Swanson
Farm: Charles Williams
EmplBen: Eldon J. Wiens, AsstTO
Nb: Kathy Ensz, AsstSec

PEOPLES BANK & TRUST CO.
P.O. Box 1226 67460
316/241-0431 Tr$20 Mil
AdminHd: Stan Sargent, Pres&TO
OpersHd: Peggy van Asselt, TO
Mktg: Don Reed, VP&TO
Wilbur Yoder, ChmBd&TO
Tom Harms, Csh&TO
Naomi Rafaelsen, TrSec

Mission

CENTENNIAL BANK & TRUST
P.O. Box 130 66201
913/384-5000 Tr$4 Mil
Hd: Donald D. Hugo, Jr., VP&TO
George J. Buser, Jr., TO

THE MISSION BANK
5201 Johnson Drive 66205
913/831-2400 Tr$10 Mil
Hd: Terry L. Rees, VP&TO

Moundridge

THE CITIZENS STATE BANK
201 South Christian Ave. 67107
316/345-6317
Hd: Joe W. Goering, Chm

Norton

FIRST SECURITY BANK & TRUST CO.
P.O. Box 383 67654
913/877-3313 Tr$4.1 Mil
Hd: Stephens Smiley

Oakley

FARMERS STATE BANK
P.O. Box 546 67748
913/672-3251
Hd: L. H. Medlin, Chm&SrTO
Wm. B. Griffith, Pres&TO

Olathe

FIRST NATIONAL BANK
P.O. Box 250 66061
913/782-3211 Tr$11 Mil
Hd: Earl L. Chandler, Pres
TrInv,Nb: Geoff E. Butler, VP
PersTr,CorpTr,ComTrF,EmplBen: Juanita M. Turner

PATRONS STATE BANK & TRUST CO.
P.O. Box 400 66061
913/782-3010 Tr$18 Mil
J. Robert Dunehoo, TO
Mike Christensen, TO

The Directory of Trust Institutions is included in a T&E subscription!

Osborne

THE FIRST STATE BANK & TRUST
203 West Main St. 67473
913/346-5421 Tr/u$1 Mil
Hd: David Haskins, Pres&TO
Richard Linton, VP&AsstTO

Ottawa

PEOPLES NATIONAL BANK & TRUST
P.O. Box 8 66067
913/242-2900 Tr$5 Mil
Hd: Winton A. Winter, Pres&TO
Ransom Bennett, Jr., ChmBd,CEO&AsstTO
R. C. Winchester, Csh&AsstTO

Overland Park

FIRST CONTINENTAL BANK & TRUST
9500 Mission Rd. 66206
913/381-1000 Tr$7 Mil
Hd: Jennifer D. Nicholson, VP&TO
William A. Dana, Jr., VP&AsstTO
TrRep: Thomas J. Noack

METCALF STATE BANK
P.O. Box 4249 66204
913/648-4540 Tr$3.0 Mil
Hd: Ben Craig, Pres&TO

OVERLAND PARK STATE BANK AND TRUST COMPANY
80th & Metcalf 66204
913/648-2800 Tr$80 Mil
Hd: Florent Wm. Wagner, SrVP&TO
PersTr: Thomas R. Linhoff, TO
TrInv,ComTrF: L. A. Mussman, InvAdm
PersTr,TrInv,Nb: R. W. Brillhart, Jr., VP&TO
TrOpers: Eleanor M. Kalis
EmplBen,CorpTr: Donald L. Erie

VALLEY VIEW STATE BANK
7500 W. 95th St. 66212
913/381-3311 Tr$7 Mil
Hd: George J. Buser, Jr., VP&TO

Paola

CITIZENS STATE BANK
P.O. Box 230 66071
913/294-2321
Hd: L. M. Schwartz, Pres&TO
TrOpers: Judith L. Estes, AsstCsh&AsstTO
EmplBen,Nb: Bruce L. Dickey, ExecVP&TO

MIAMI COUNTY NATIONAL BANK
P.O. Box 369 66071
913/294-4311 Tr$10.9 Mil
Hd: W. C. Hartley, Pres&TO

Parsons

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 877 67357
316/421-5700 Tr/u$1 Mil
Hd: R. N. Robbins, Pres&TO

PARSONS COMMERCIAL BANK
P.O. Box 407 67357
316/421-1000 Tr$4 Mil
Hd: Larry V. Bailey, SrVP&TO
Douglas Dawson, Pres&AsstTO
R. E. Feess, ChmBd&AsstTO
Ray Jacquinot, AsstVP&TO
Mary L. Nichols, AsstTO

STATE BANK OF PARSONS
94 Parsons Plaza 67357
316/421-2500 Tr/u$1 Mil
Hd: Ms. Wilma D. Scott, VP&TO

Phillipsburg

THE FIRST NATIONAL BANK OF PHILLIPSBURG
P.O. Box 627 67661
913/543-6511 Tr$2 Mil
Hd: C. I. Moyer
PersTr: Dennis L. Deschner, AsstTO
PersTr: Marie Robinson, Sec

Pittsburg

CITY NATIONAL BANK OF PITTSBURG
P.O. Box 326 66762
316/231-8400 Tr$10.4 Mil
Hd: C. Mark Cole, VP&TO
TrOpers: Eleanor Snyder

FIRST STATE BANK & TRUST CO.
407 N. Broadway 66762
316/231-2000 Tr$11.5 Mil
Hd: A. L. Burgert, Pres&TO
TrOpers: Miss Marie Devoss, TrAdm

NATIONAL BANK OF PITTSBURG
P.O. Box 599 66762
316/231-0600 Tr$13.4 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Paul A. Kirk, VP&TO
PersTr,TrOpers: Christine E. Fogliasso, TO

Prairie Village

JOHNSON COUNTY NATIONAL BANK & TRUST CO.
6940 Mission Rd. 66208
913/362-7000 Tr$160 Mil
Hd: Milton M. Barlow, Chm
PersTr: William E. Lupton, SrVP&TO
EmplBen: Courtney V. Jones, VP
TrInv: Robert B. Hobbs, VP

SOUTHGATE BANK & TRUST CO.
P.O. Box 8266 66208
913/649-5200 Tr$65 Mil
Hd: Robert E. Atteberry, ExecVP&TO
PersTr: Rex Shewmake, Jr., VP&TO
TrOpers: Dora Jambrosic, TOpO

Pratt

FIRST NATIONAL BANK
P.O. Box N 67124
316/672-6421 Tr$10 Mil
Hd: Homer F. Davault, SrVP&TO
David T. Chandler, TO
Don C. Peters, TO

THE PEOPLES BANK
P.O. Box C 67124
316/672-5611 Tr$26 Mil
Hd,TrInv: Howard K. Loomis, Pres
PersTr,CorpTr,TrOpers,Nb: Inga Sloan, TO
EmplBen: Lawrence F. Swinson, TO

Russell

HOME STATE BANK
P.O. Box 473 67665
913/483-2191 Tr$1 Mil
Hd: Max P. Horn, ExecVP&TO

RUSSELL STATE BANK
P.O. Box 713 67665
913/483-3123 Tr$10 Mil
Hd: John Harral, TO

St. Francis

CHEYENNE COUNTY STATE BANK
P.O. Box 645 67756
913/332-2145
Hd: Robert E. Alsup, Pres&TO

CITIZENS STATE BANK
P.O. Box 515 67756
913/332-3333 Tr/u$1 Mil
Hd: Ronald Louden

44.2% of the subscribers of
TRUSTS & ESTATES
select investment research services.

KANSAS (Cont'd)

Salina

FIRST BANK & TRUST CO.
235 S. Santa Fe
P.O. Box 1347 67401
913/825-2211 Tr/o$8 Mil
Hd: Glenn J. Ethridge, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 839 67401
913/827-5564 Tr$35 Mil
Hd: William Brelsford, SrVP&TO
Jim Berglund, ExecVP&AsstTO
Gerald Shadwick, Pres&TO

THE NATIONAL BANK OF AMERICA AT SALINA
100 S. Santa Fe 67401
913/825-0511 Tr$24 Mil
Hd: W. F. Gilles, SrVP&TO
TrOpers: Helen Morrison, VP&TO

PLANTERS BANK & TRUST CO.
138 N. Santa Fe 67401
913/825-7221 Tr$78 Mil
Hd: Mark L. Miller, SrVP&TO
Julie Sager, TO
Alan H. Usher, AsstTO

Scott City

FIRST NATIONAL BANK
P.O. Box 280 67871
316/872-2143 Tr$2 Mil
Hd: Helen Fleming, VP&TO
Louis F. Grosjean, AsstTO

SECURITY STATE BANK
506 Main Street 67871
316/872-2109 Tr$1 Mil
Hd: Duane K. Ramsey

Shawnee

SHAWNEE STATE BANK
11101 Johnson Dr. 66203
913/631-6300
Hd: Juanita Gray, VP&TO
William F. Daniels, SrVP&AsstTO

Shawnee Mission

MIDAMERICAN BANK & TRUST CO.
4700 West 50 Terrace
P.O. Box 2947 66201
913/384-3450 Tr$47 Mil
Hd,CorpTr,Nb: Michael A. Kleinman, VP&SrTO
PersTr,Est: Michael A. Donnici, TO
EmplBen,TrOpers: Virginia M. Lawson, TO

Smith Center

SMITH COUNTY STATE BANK & TRUST CO.
P.O. Box 307 66967
913/282-6682 Tr$14 Mil
Hd: L. Blaine Rush, ExecVP
Maxine Meyer, VP&AsstTO
Randy Rush, VP&AsstTO

★Topeka

CAPITAL CITY STATE BANK & TRUST CO.
P.O. Box 1433 66601
913/266-4575
Hd: Bruce G. Erickson, VP&TO

THE COLUMBIAN NATIONAL BANK AND TRUST COMPANY
P.O. Box 2697 66601
913/233-6868 Tr$7.5 Mil
Hd: Daryl V. Craft VP&TO

COMMERCE BANK & TRUST
31st & Topeka 66611
913/295-0402 Tr$241 Mil
DeptHd,PersTr,Est,EmplBen,Nb: Robert L. Derstein, SrVP&TO
PersTr,Est,CorpTr,EmplBen,Nb: Donna Brozen, VP&TO
TrOpers: Jerry K. Anderson, SrVP&Comp

FIDELITY STATE BANK & TRUST CO.
P.O. Box 1737 66601
913/233-3465 Tr$2.5 Mil
Hd: Dennis D. Rogers

FIRST NATIONAL BANK OF TOPEKA
P.O. Box 88 66601
913/295-3451 Tr$187 Mil
Hd: Richard D. Shiney, SrVP&TO
PersTr: Rudy E. Wrenick, Jr., VP&TO
CorpTr,EmplBen: Mark S. Ritter, TO
TrInv,ComTrF: Craig MacPherson, VP&TrInvO
TrOpers: Marc J. Andreoli, AsstVP&TOpO
Nb: John Hartmann, VP&TO

FIRST STATE BANK & TRUST CO.
824 Kansas Ave.
P.O. Box 2429 66601
913/232-7288 Tr/u$1 Mil
Hd: W. Sewall Macferran, Pres

HIGHLAND PARK BANK AND TRUST
P.O. Box 5228 66605
913/266-8521 Tr$6.5
Hd: Lanny Kimbrough, Pres

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 8009 66608
913/232-6062 Tr$8 Mil
Hd: Glenn Swogger, Chm

MERCHANTS NATIONAL BANK OF TOPEKA
P.O. Box 178 66601
913/233-2530 Tr$265.4 Mil
Hd: Stephen R. Page, VP&TO
PersTr: Billie Pohl, TO
TrInv: Sharon Johnson, IO
TrInv: Robert W. Green, TO
TrOpers: Marilyn L. Friesen, TOpO
PersTr,Prob: Kirk L. Johnson, TrAdm
EmplBen: Stephen V. Rice, TrAdm

SOUTHWEST BANK & TRUST
1701 Gage Blvd. 66604
913/272-7575 Tr$6.5 Mil
Hd,TrInv: Van C. Stone, SrVP&TO
PersTr,CorpTr,EmplBen,TrOpers,Nb: John M. Davies, VP&TO

TOPEKA BANK & TRUST
701 Kansas Ave. 66601
913/233-1515 Tr$8 Mil
Hd: John S. Finden, Pres&TO
John P. Moore, Jr., VP&TO

Ulysses

THE GRANT COUNTY STATE BANK
P.O. Box 388 67880
316/356-4142 Tr$3 Mil
Hd: Thomas J. Pinnick, TO

Wamego

KAW VALLEY STATE BANK & TRUST CO.
P.O. Box 245 66547
913/456-2021 Tr/u$1 Mil
Hd: M. Ben Meek, Pres

Whiting

THE STATE BANK
66552
913/873-3121
Hd: Ronald Jenson

Wichita

BOULEVARD STATE BANK
2300 East Lincoln St. 67211
316/261-5573 Tr$2.0 Mil
Hd: B. A. Kreutzer, ExecVP
TrOpers: Dale Meyer, VP&Cont

CENTRAL BANK & TRUST
3433 East Central St. 67208
316/686-7111 Tr$8 Mil
Hd: H. E. Gingerich, VP&TO

FIRST NATIONAL BANK IN WICHITA
P.O. Box One 67201
316/268-1450 Tr$350 Mil
Hd: W. A. Byerley, SrVP&SrTO
PersTr: E. A. Duguid, SrVP&TO
S. C. Woods, VP&TO
T. H. Schupp, VP&TO
Nb: Roger Zellers, VP&TO
RE: Elmer Pelton, VP&TREO
CorpTr,EmplBen: John W. Knox, CTO
TrInv: Robert C. Fay, VP&TrInvO
TrOpers: James Ward, TOpO
EmplBen: Marie Ault, AsstTO

FOURTH NATIONAL BANK & TRUST COMPANY, WICHITA
P.O. Box 1122 67201
316/261-4361 Tr$798 Mil
Hd: Michael R. Ritchey, ExecVP&TO
AdminDept: Dwight L. Oppliger, VP&TO
PersTr: Earle H. Loveless, VP&TO
EmplBen: Patrick C. Woodward, VP&TO
CorpTr: J. Steven Larigan, AsstVP&TO
TrInv: Cleo G. Simmonds, VP
ComTrF: John Brown, IO
TrOpers: Larry E. Franklin, AsstVPTOpO
Nb: Timothy J. Maher, VP&TO

KANSAS STATE BANK & TRUST CO.
123 N. Market St. 67202
316/266-6655 Tr$125 Mil
Hd: Britt M. Brown, VP&TO
TrInv: Everett S. Stepherson, Jr.

NATIONAL BANK OF WICHITA
P.O. Box 516 67201
316/943-2211 Tr/u$1 Mil
Hd: Gayle Thomas, AsstVP&AsstTO

SOUTHWEST NATIONAL BANK
P.O. Box 1401 67201
316/264-5303 Tr$50 Mil
Hd,CorpTr,Nb: E. Gordon Johnson, SrVP&TO
PersTr,TrInv,EmplBen: Richard A. King, VP&TO
TrOpers: Randall W. Nelson

UNION NATIONAL BANK
P.O. Box 637 67201
316/261-4918 Tr$150 Mil
Hd: Mont C. Draper III, SrVP&TO
PersTr: E. Dean Kennedy, VP&TO
CorpTr: Carol Ball, VP&TO
TrInv,ComTrF: Stephen A. Schroeder, VP&TrInvO
TrOpers: John P. Ewing, VP&TOpO
EmplBen: Robert Whittenberg, TO

UNITED AMERICAN BANK & TRUST CO.
P.O. Box 970 67201
316/262-5111 Tr$2.5 Mil
Hd: Kenneth M. Nohe, VP,GCoun&TO

Winfield

FIRST NATIONAL BANK
P.O. Box 545 67156
316/221-1650 Tr$16 Mil
Hd: David L. Galliart, TO
Raymond King, TO
Rosemary Clayton, AsstTO

Yates Center

THE STATE EXCHANGE BANK
101 South State St. 66783
316/625-2125 Tr/u$1 Mil
Hd: W. E. Oakes, Pres

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

KENTUCKY

Ashland

BANK OF ASHLAND, INC.
1422 Winchester Ave. 41101
606/329-9797 Tr$8 Mil
Hd: Paul W. Grumbles

FIRST BANK & TRUST COMPANY OF ASHLAND
P.O. Box 671 41101
606/329-2222 Tr$75 Mil
Hd: John H. Mays, VP&SrTO
PersTr: Kenneth W. Golliher, TO
TrOpers: Linda R. Ward, AsstTO

THIRD NATIONAL BANK
P.O. Box 1270 41101
606/329-2900 Tr$57 Mil
Hd: C. Ronald Christmas, SrVP&CFO
PersTr: Steven L. Simmerman, AsstVP&TO
TrOpers: Sandra F. Tilton, TOpO
EmplBen: Deborah S. Brom, AdmTO

Bardstown

WILSON & MUIR, BANKERS
P.O. Box 346 40004
502/348-5996
Hd: R. E. Sutherland, Pres&TO

Benton

BANK OF MARSHALL COUNTY
P.O. Box 37 42025
502/527-1383 Tr$3 Mil
Hd: Paul Thurman, AsstCsh&TO

Berea

PEOPLES BANK & TRUST CO.
P.O. Box 191 40403
606/986-3175 Tr/u$1 Mil
Hd: Mike Marks, Pres

Bowling Green

AMERICAN NATIONAL BANK & TRUST CO.
922 State St. 42101
502/781-6111 Tr$33 Mil
Hd: Terry M. Hale, SrVP&SrTO
TrOpers: Wanda J. Scott, VP&TO
TrInv: D. Duncan Faxon, AsstVP&TO

BOWLING GREEN BANK & TRUST
903 College 42101
502/782-1000 Tr$30 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: Fred L. Tanner, SrVP&SrTO
PersTr,Admin,EmplBen: Shirley Campbell
TrOpers: Elsie Bailey
TrInv: Jan Morgan

CITIZENS NATIONAL BANK
P.O. Box 1020C 42101
502/781-5000 Tr$22 Mil
Hd: Robert R. Kirby, SrVP&SrTO
TrOpers: Patricia Smith, VP

Brooksville

FIRST NATIONAL BANK
P.O. Box 8 41004
606/735-2125
Hd: Henry Moorhead, Chm&Pres
TrOpers: David Appleman, AsstVP&AsstTO
Ronnie Monahon, Csh&AsstTO

Burgin

CITIZENS BANK & TRUST CO.
P.O. Box A 40310
606/748-5216 Tr/u$1 Mil
Hd: Robert D. Thompson, Pres&Csh

Burlington

PEOPLES DEPOSIT BANK
1 Washington St. 41005
606/586-6212 Tr/u$1 Mil
Hd: Hollis Gritton, Pres

Cadiz

TRIGG COUNTY FARMERS BANK
P.O. Box 500 42211
502/522-6021 Tr$2 Mil
William Lawrence, VP&TO
Pauline J. Crump, TO

Calvert City

CALVERT BANK
P.O. Box 406 42029
502/395-7616
Hd: Larry M. Munson, Pres

Carlisle

DEPOSIT BANK
102 E. Main St. 40311
606/289-2205 Tr$1 Mil
Hd: William N. Young, Pres

Carrollton

FIRST NATIONAL BANK
P.O. Box 149 41008
502/732-4406 Tr/u$1 Mil
Hd: Fred B. Oney, Pres

Clinton

CLINTON BANK
P.O. Box 98 42031
502/653-4001 Tr/u$1 Mil
Hd: Robert N. Black, ExecVP&TO

Corbin

FIRST NATIONAL BANK
P.O. Box 496 40701
606/528-2500 Tr$2.3 Mil
Hd: Mary E. Dunn, AsstTO
PersTr,CorpTr,ComTrF,Nb: Joe D. Blount, AsstTO
Mary Dunn, AsstTO
Lillian Harwood, AsstTO

Covington

COVINGTON TRUST & BANKING CO.
P.O. Box 712 41012
606/292-7540 Tr$50 Mil
Hd,PersTr,TrInv,Nb: Richard H. Tapke, Jr., VP&SrTO
EmplBen,CorpTr,Nb: Robert V. Munninghoff, TO
TrOpers,Nb: Martha A. Snider, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 307 41012
606/292-7750 Tr$35 Mil
Hd: Susan Bunten, AsstVP&AsstTO

PEOPLES-LIBERTY BANK & TRUST CO.
P.O. Box 589 41012
606/292-6161 Tr$30 Mil
Hd: Donnel F. Clark, SrVP&TO
TrInv: Lee Hoefinghoff, VP&TO
TrOpers: Emogene Fisk, AsstTO
PensBen: Robert Matre, TO

Cynthiana

THE FARMERS NATIONAL BANK
P.O. Box 188 41031
606/234-3100 Tr/u$1 Mil
Hd: Oma L. Doyle, AsstTO
John Stewart, TO

THE NATIONAL BANK OF CYNTHIANA
P.O. Box 400 41031
606/234-2530 Tr$3.5 Mil
Hd: Rhonda Brown, TO&AsstVP

Danville

CITIZENS NATIONAL BANK
P.O. Box 229 40422
606/236-5762 Tr$21 Mil
Hd: James E. Sullivan, VP&TO
PersTr: H. Glenn Sweet, AsstVP
TrOpers: Lisa Burke

FARMERS NATIONAL BANK
P.O. Box 28 40422
606/236-2926 Tr$25 Mil
Hd: Morton M. Hoagland, VP&TO
TrOpers: Debby Falk

Elizabethtown

CITIZENS BANK
P.O. Box C 42701
502/769-2301
Hd: Thomas P. O'Dell, ExecVP,TO&GCoun

FIRST-HARDIN NATIONAL BANK
227 W. Dixie Ave. 42701
502/769-5941 Tr$24 Mil
Hd: Russell Kennedy, VP&TO
TrOpers: Tom Reynolds

Elkton

ELKTON BANK & TRUST CO.
P.O. Box 98 42220
502/265-2200 Tr/u$1 Mil
Hd: Gary Traughber, Pres

Eminence

FARMERS DEPOSIT BANK
P.O. Box 126 40019
502/845-5639 Tr$1 Mil
Hd: F. C. Keiser, ChmBd,Pres&TO
Betty Land, VP&TO

Flemingsburg

FARMERS-DEPOSIT BANK
P.O. Box 387 41041
606/845-3551
Hd: James S. Hinton, TO

PEOPLES BANK OF FLEMING COUNTY
P.O. Box 367 41041
606/845-2461 Tr$1 Mil
Hd: Earl F. Homm, Pres
Sherrill W. Storey, Csh

Fort Thomas

FORT THOMAS-BELLEVUE BANK
34 N. Ft. Thomas Ave., P.O. Box 111 41075
606/441-0003
Hd: Jack E. Burleson, TO

★Frankfort

FARMERS BANK & CAPITAL TRUST CO.
P.O. Box 309 40601
502/227-7341 Tr$60 Mil
Hd,TrInv: James H. Childers, VP&TO
PersTr: Ricky D. Harp, AsstTO
CorpTr,TrOpers: Nancy W. Whitaker, AsstTO
EmplBen: Wm. A. Powers, AsstTO

STATE NATIONAL BANK
P.O. Box 599 40602
502/223-2161 Tr$2.8 Mil
Hd: Lois Coleman, AsstVP&TO

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

KENTUCKY (Cont'd)

Franklin

FRANKLIN BANK & TRUST
P.O. Box 449 42134
502/586-7121 Tr/u$1 Mil
Hd: Leon Page, Pres
Delores Weidemann, VP
EmplBen: Ronnie Clark, SrVP

SIMPSON COUNTY BANK
P.O. Box 269 42134
502/586-4421 Tr$5 Mil
Hd: Billy F. Randolph, ExecVP&SrTO

Georgetown

FARMERS BANK & TRUST CO.
P.O. Box 651 40324
502/863-2393 Tr$1.5 Mil
Hd: Wanda C. Wilson, VP&TO

FIRST NATIONAL BANK & TRUST COMPANY
P.O. Box 464 40324
502/863-0111 Tr/o$1 Mil
Hd: Ann White, VP&TO

Glasgow

CITIZENS BANK & TRUST CO.
P.O. Box 419 42141
502/651-8383 Tr/o$5 Mil
Hd: Harold T. Matthews, Pres&TO
Wendell Honeycutt, VP&TO
Runelle Jackson, AsstTO

NEW FARMERS NATIONAL BANK
P.O. Box 258 42141
502/651-6141 Tr$7.7 Mil
Hd: Edward B. Hatchett, Jr., VP&TO
CorpTr: Sharon Simmons, TrClk
TrInv,TrOpers: Nancy M. Day, TO
Judy Evans, Sec

Greenville

FIRST STATE BANK
P.O. Box 198 42345
502/338-1500 Tr$1 Mil
Hd: A. P. Cornette, Jr., VP&TO

Harlan

HARLAN NATIONAL BANK
P.O. Box 880 40831
606/573-4700 Tr/u$1 Mil
Hd: Herbert E. Kelley, VP,Csh&TO

Hartford

THE HARTFORD BANK & TRUST
314 Main Street 43247
502/298-3261 Tr/u$1 Mil
Hd: James H. Higginbotham, Pres&TO
David C. Brown, VP&AsstTO

Henderson

OHIO VALLEY NATIONAL BANK
P.O. Drawer 5 42420
502/826-7120 Tr$26.1 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen,Nb: John E. Keeping, SrVP&SrTO
PersTr,FarmMgmt: Scott P. Davis, AsstTO&FM

Hopkinsville

FIRST CITY BANK & TRUST CO.
1002 S. Virginia St. 42240
502/887-2249 Tr$20 Mil
Hd: Richard C. Brasher, SrVP&TO
ComTrF,EmplBen: Clarence Walker, VP&TO
TrOpers: Majorie Thompson

PLANTERS BANK & TRUST CO.
712 S. Main St. 42240
502/886-5151 Tr$40 Mil
Hd: William R. McRae, VP&SrTO
TrOpers: Wanda P. Boyd, AsstTO

Lancaster

THE GARRARD BANK & TRUST CO.
P.O. Box 242 40444
606/792-2501 Tr/u$1 Mil
Hd: Mrs. Mary Lee Sharp, AsstVP&TO

Lawrenceburg

LAWRENCEBURG NATIONAL BANK
128 S. Main St. 40342
502/839-6921 Tr/u$1 Mil
Hd: Charles L. Cammack, VP

Lebanon

THE FARMERS NATIONAL BANK
136 West Main St. 40033
502/692-3177 Tr/u$1 Mil
Hd: T. E. Spragens, Jr., Pres

Leitchfield

THE CITIZENS BANK AND TRUST COMPANY OF GRAYSON COUNTY
118 South Main St. 42754
502/259-4001
Paul Gibson, Pres

Lexington

BANK OF COMMERCE & TRUST CO.
318 E. Main St. 40507
606/252-4971 Tr$70 Mil
Hd,TrOpers: Rosalie R. Ward, VP&TO
Hd,PersTr: James W. Hutcherson, VP&TO
TrOpers: Katherine Maupin, AsstVP&TO
Nancy Y. Fahs, AsstTO
EmplBen: Matthew Beebe, AsstTO
Nb: Roy D. Hulett, VP&TO

CENTRAL BANK & TRUST CO.
P.O. Box 1360 40580
606/253-6245 Tr$91 Mil
Hd: William S. Duffy, SrVP&TO
CorpTr,TrOpers: Marcia Prinsen, TO
PersTr,EmplBen: David Brown, VP&TO

CITIZENS UNION NATIONAL BANK & TRUST CO.
Citizens Bank Sq. 4 40507
606/254-1112 Tr$105 Mil
Hd,Nb: Thomas C. Barnes, ExecVP&TO
TrInv,ComTrF: Paul Slaton, VP&SrTO
TrInv: Jill Crouch, TrInvO
InstAdmMgr: Brenda Tucker, TO
EmplBen,BusDev: H. D. Dodson, Jr, TO
PersTrMgr: Smith Hundley, TO
PersTr: Brian Borellis, TO
TrOpersMgr: Dennis DePrey, AsstVP&TO
TrCont/Mkt: Elsie McElhone, TO
TrRE&FarmMgmt: C. C. Carpenter, Mgr

FIRST SECURITY NATIONAL BANK & TRUST CO.
One First Security Plaza 40507
606/231-1000 Tr$450 Mil
Hd: H. L. Drew, ExecVP&TO
PersTr: Gerald Landis, VP&TO
CorpTr,EmplBen: R. C. Cranfill, VP&TO
TrInv: Jerry C. Troyer, VP&TO
ComTrF: Frank Wilford, SrVP&TO
TrOpers: Tom Meyers, AsstVP&TO
Nb: Jack Cunningham, 1stVP&TO

SECOND NATIONAL BANK & TRUST CO.
Second Nat'l Plaza 40507
606/254-1161 Tr$60 Mil
Hd,Nb: Gary L. Rohrer, SrVP&TO
PersTr: William C. Reynolds, Jr., TO
CorpTr,EmplBen: Arthur J. Bryson, VP&TO
TrOpers: Mrs. Winona Baker, TOpO
TrInv: John Guthman, TrInvO

London

CUMBERLAND VALLEY NATIONAL BANK & TRUST CO.
P.O. Box 709 40741
606/878-7010 Tr$1.9 Mil
Hd: Cookie Henderson, TO

Louisville

BANK OF LOUISVILLE & TRUST COMPANY
P.O. Box 1101 40201
502/581-5480 Tr$25 Mil
Hd: Orson Oliver, ExecVP
PersTr,TrInv,EmplBen: Mike Hamilton, TrInvO
CorpTr,TrOpers: Robert L. Haxton, TO
TDP: Ms. Bonnie Hughes

CITIZENS FIDELITY BANK & TRUST CO.
P.O. Box 33000 40296
502/581-3269 Tr$1.5 Bil
Hd: William T. Simpson, SrVP
TRUST ADMINISTRATION GROUP
Hd: Charles W. Poindexter, SrVP
PersTr,Prob: Charles A. Walter, Jr., SrVP
Emily L. Lawrence, VP
Jerry M. Weaks, VP
Ted L. Merhoff, VP
TrTax: Jackson I. Jones, VP
RE: James Couch, VP
INVESTMENT MANAGEMENT GROUP
Hd: Thomas A. Pardue, Jr., VP
PersTr: James B. Hill, VP
PersTr: Donald L. Asfahl, VP
EmplBen: Lee J. Steiden, VP
Byron J. Grimes, VP
Res: John B. Franks, VP
CorpTr: E. J. Hughes, VP
TrOpers: Richard S. Crawford, VP

FIRST KENTUCKY TRUST COMPANY
P.O. Box 36010 40232
502/581-4328 Tr$2.2 Bil
Hd,PersTr: Lawrence A. Warner, ExecVP
CorpTr: D. W. Weihe, VP
EmplBen: I. W. Quesenberry, VP
TrOpers: S. D. McCreary, VP
Nb: J. H. Yost
TDP: R. S. Fishback

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 32500 40232
502/566-2000 Tr$1 Bil
James T. Crain, Jr., ExecVP
Robert G. Scherer, ExecVP
PERSONAL TRUST ADMINISTRATION DIVISION:
C. Barret Birnsteel, SrVP
John A. Brennan, SrVP
Jack M. Combs, Jr., SrVP
Douglas P. Neal, SrVP-Tax
CORPORATE TRUST ADMINISTRATION DIVISION:
EmplBen: Kennedy H. Clark, Jr., SrVP
Instit: Mary J. Nelson, VP
Cordell V. Lawrence, VP&CorpTrMgr
Michael C. Huetigg, SrVP
TrOpers: Randall H. Devers, VP&TOpMgr
INVESTMENT MANAGEMENT DIVISION:
Robert C. Gray, Jr., SrVP&InvMgmtMgr
William G. Duncan, Jr., SrVP
Benjamin F. Few, Jr., SrVP
MARKETING/BUSINESS DEVELOPMENT DIVISION:
Steven L. Nelson, VP&Mgr

STOCK YARDS BANK AND TRUST CO.
P.O. Box 32890 40232
502/582-2571 Tr$300 Mil
Hd,TrInv,EmplBen,Nb: R. Keith Cullinan, ExecVP&TO
Neil B. Jesse, VP&IO
TrTax: Kenneth E. Dolle, TO
TrOpers: Judy Garrett, TOpO

47.2% of the subscribers of
TRUSTS & ESTATES
select specific corporate
stocks and bonds.

Madisonville

FARMERS BANK & TRUST CO.
P.O. Box 340 42431
502/821-5150 Tr$4.5 Mil
Hd: Mildred O. Whitfield, TO

KENTUCKY BANK & TRUST CO.
1 S. Main St. 42431
502/821-6075 Tr$15.1 Mil
Hd: J. Norman Martin, VP&TO
TrOpers: Shirley Thomas, TOpO

PEOPLES BANK & TRUST CO.
P.O. Box K 42431
502/821-1661 Tr$2 Mil
Hd: William C. Ayer, Chm&TO
TrOpers: Betty Siria, AsstTO

Marion

FARMERS BANK & TRUST CO.
P.O. Box 151 42064
502/965-3106 Tr$350 Mil
Hd: H. D. Sullenger, Chm,Pres&TO

Mayfield

THE FIRST NATIONAL BANK OF MAYFIELD
P.O. Box 369 42066
502/247-1758 Tr$6.414 Mil
Hd: Frances Ray, AsstTO

Maysville

BANK OF MAYSVILLE
20 W. 2nd St. 41056
606/564-4001 Tr$4 Mil
Hd: Anne H. Follmer, TO

STATE NATIONAL BANK
33 W. 2nd St. 41056
606/564-3381 Tr$20 Mil
Hd: William A. Sanders, JrVP&TO
TrOpers: Barbara Gay
PersTr: Karen Ravencraft, AsstTO

Middleburg

FARMERS DEPOSIT BANK
42541
606/787-7277 Tr/u $1 Mil
Hd: Otis L. Carmon

Middlesboro

COMMERCIAL BANK
P.O. Box 520 40965
606/248-1450 Tr$4 Mil
Hd: Allan Atkins, VP&TO

FIRST STATE BANK OF MIDDLESBORO
19th & Cumberland Ave.
P.O. Box 400 40965
606/248-5950
Raymond J. Bisceglia, SrVP

Morganfield

MORGANFIELD NATIONAL BANK
P.O. Box 390 42437
502/389-1515 Tr/o$6 Mil
Hd: Marvin Posey, VP&TO

UNION BANK & TRUST CO.
P.O. Box 349 42437
502/389-2242 Tr/u$1 Mil
Hd: J. K. Waller, II, VP,Csh&TO

Mt. Olivet

THE FARMERS & TRADERS BANK
P.O. Box 198 41064
606/724-5403 Tr/u$1 Mil
Hd: Norma J. Linville
Jon Adamson, TO

Mt. Sterling

EXCHANGE BANK OF KENTUCKY
P.O. Box 306 40353
606/498-5332 Tr$1 Mil
Hd,PersTr,CorpTr: H. G. Reed, Jr., Pres&TO
PersTr,Nb: John M. Goodhue, AsstVP&TO
TrOpers: Deborah Spencer, Comp&Csh

MOUNT STERLING NATIONAL BANK
P.O. Box 286 40353
606/498-3800 Tr$6.5 Mil
Hd: Arthur G. Stevens, SrVP&TO
Evelyn K. Ensor, AsstTO
Daniel C. Manley, AsstTO

TRADERS BANK & TRUST CO.
33 N. Maysville St. 40353
606/498-3988 Tr/u$1 Mil
Hd: H. D. Reynolds, VP&TO

Munfordville

HART COUNTY BANK AND TRUST COMPANY
P.O. Box 217 42765-0217
502/524-2231 Tr$2 Mil
Hd,CorpTr,TrInv,ComTrF: Robert L. Chambless, Jr., Pres&TO
PersTr,EmplBen: Louise C. Martin, SrVP&TO
TrOpers,Nb,TDP: Debbie B. Fowler, AsstTO
TrOpers: Brenda P. Bruton, TrClk

Murray

BANK OF MURRAY
P.O. Box 150 42071
502/753-1893 Tr$4.5 Mil
Hd: Charles S. Foster
TrOpers: Pat Latimer

Newport

AMERICAN NATIONAL BANK
P.O. Box 460 41071
606/292-5505 Tr$10 Mil
Hd: Clyde C. Nelson, TO&AsstCsh
J. Robert Geisen, AsstTO

NEWPORT NATIONAL BANK
P.O. Box 190 41072
606/261-5922 Tr$6.5 Mil
Hd: Donald R. Bauer, VP&TO
Patrick J. Klocke, Pres
TrOpers: Chris S. Hoffman, AsstTO

Nicholasville

THE FIRST NATIONAL BANK AND TRUST COMPANY
P.O. Box 217 40356
606/887-2411 Tr$1.37 Mil
Hd: Maurice Knight, ExecVP

Owensboro

CENTRAL BANK & TRUST CO.
114 W. 3rd St. 42301
502/926-9666 Tr$68 Mil
Hd: Charles D. Mitchell, SrVP&TO
TrOpers: Nina Stamper, TO

CITIZENS STATE BANK
P.O. Box 568 42302
502/926-2020 Tr$75 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF,Nb: Walter H. Smith, SrVP&TO
Robert Wagner, TO
TrOpers: Betty D. Girten, AsstTO
TrInv: R. J. Luttrell
EmplBen: Patty Drury, EBO

OWENSBORO NATIONAL BANK
P.O. Box 787 42301
502/926-3232 Tr$53 Mil
Hd,PersTr,TrInv,EmplBen: Robert C. Berry, Jr., VP&TO
PersTr: Alan Hamilton, AsstTO
PersTr,CorpTr,EmplBen,TrOpers: Ronald D. Shepherd, VP&TO

Owenton

PEOPLES BANK & TRUST CO.
P.O. Box 8 40359
502/484-3466 Tr/u$1 Mil
Hd: Ann Bush, VP

Paducah

CITIZENS BANK & TRUST CO.
P.O. Box 2400 42001
502/444-6321 Tr/o$26 Mil
Hd,TrInv: J. Russell Ogden, III, CFA&VP
PersTr: Jacque Moran, VP&TO
EmplBen: Richard Throgmorton, VP&TO
CorpTr: Kathaleen Wyatt, AsstTO
TrOpers: Dale Hancock, AsstTO

PADUCAH BANK & TRUST CO.
P.O. Box 2600 42001
502/443-6424 Tr/u$1 Mil
Hd: C. P. Barriger, VP&TO

PEOPLES FIRST NATIONAL BANK & TRUST CO.
P.O. Box 2200 42001
502/444-6371 Tr$70 Mil
Hd: A. Howard Arant, SrVP&TO
Michael Gish, AsstTO
TrOpers: Mindi Whitworth, TOpO

Paintsville

CITIZENS NATIONAL BANK
P.O. Box 670 41240
606/789-4001 Tr$3.4 Mil
Hd,PersTr,CorpTr: O. T. Dorton, Pres&TO
TrOpers: Carol Thomas, SrVP&AsstTO

FIRST NATIONAL BANK
41240
606/789-3593
Hd,PersTr,ComTrF,Nb: John L. Williams, Jr., Pres&SrTO
TrInv,TrOpers: Connie D. Cook, AsstTO

Paris

BOURBON AGRICULTURAL BANK & TRUST CO.
P.O. Box 157 40361
606/987-1795 Tr$8.2 Mil
Hd: John K. Webb, GenCoun,VP&TO

PEOPLES DEPOSIT BANK & TRUST CO.
400 Main St. 40361
606/987-3640 Tr/o$3 Mil
Hd: Joe Allen, Pres&TO

Pikeville

THE FIRST NATIONAL BANK
P.O. Box 1001 41501
606/437-6247
Hd: Robert Page

PIKEVILLE NATIONAL BANK & TRUST CO.
P.O. Box 2947 41501
606/432-1414 Tr$7.5 Mil
Hd: Burlin Coleman, Pres&TO
Lonnie K. Osborne, TO

Pleasureville

DEPOSIT BANK
40057
502/878-4272
Hd: Phyllis Bond, VP&Csh

Prestonsburg

THE BANK JOSEPHINE
P.O. Box 471 41653
606/886-9101
Hd: H. D. Fitzpatrick, Jr., Pres&TO

Over 4,700 Banks & Trust Companies subscribe to
TRUSTS & ESTATES

KENTUCKY (Cont'd)

Princeton

FARMERS BANK & TRUST CO.
P.O. Box 559 42445
502/365-5526 Tr$5 Mil
Hd: James R. Kevil, VP&TO

FIRST BANK & TRUST CO.
P.O. Box 379 42445
502/365-3545
Eugene W. Butters, Pres&AsstTO
Kenneth E. Cox, ExecVP,Csh&Com
Hd: Sarah G. Smith, VP&TO

Richmond

MADISON NATIONAL BANK
P.O. Box 8 40475
606/623-2747 Tr$5 Mil
James H. Howard, Pres
William C. Parks, VP&TO

STATE BANK & TRUST CO.
P.O. Box 38 40475
606/623-2884 Tr$9.8 Mil
Hd: H. Thomas Tudor, VP&TO

Shelbyville

BANK OF SHELBYVILLE
P.O. Box 187 40065
502/633-4856
Hd: Ruby Conn, Pres
PersTr: Mary Ann Perry, VP

CITIZENS UNION BANK
P.O. Box 189 40065
502/633-4450 Tr/u$1 Mil
Hd: Katherine Cleveland, TO

Somerset

FIRST AND FARMERS BANK
P.O. Box 820 42501
606/679-7451 Tr$4.5 Mil
Hd: J. H. DeBerry, VP&TO
Vicky Godsey, AsstTO

Sturgis

FARMERS STATE BANK
P.O. Box 307 42459
502/333-4101 Tr/u$1 Mil
Charles Pryor, Jr., Pres

Versailles

UNITED BANK & TRUST CO.
P.O. Box 89 40383
606/873-3136 Tr$8 Mil
Hd: C. H. Newman, VP&TO
PersTr,TrOpers,Nb: D. P. Jarman
CorpTr: J. D. Rouse
TrInv: C. P. Rouse
ComTrF: W. T. Edger
EmplBen: B. Swisher

WOODFORD BANK & TRUST CO.
101 N. Main St. 40383
606/873-3131 Tr$15 Mil
Hd: L. D. Sweazy, Chm&CEO

Williamstown

BANK OF WILLIAMSTOWN
203-205 S. Main St. 41097
606/824-4436 Tr/u$1 Mil
Hd: Jerome A. Griessmann, ExecVP&TO

Winchester

CLARK COUNTY BANK, INC.
24 West Lexington Ave. 40391
606/744-1632 Tr$3.6 Mil
Hd,Nb: William H. Hodgkin, Pres
TrInv: Nina M. Tyler, VP&TO
TrOpers: Martha J. Henry, AsstTO

PEOPLES COMMERCIAL BANK
Maple & Broadway 40391
606/744-3521
Hd: Gary Hurst, VP&TO
Sue L. Reed, AsstTO

THE WINCHESTER BANK
P.O. Box 216 40391
606/744-1161 Tr$15 Mil
Hd,PersTr,TrInv,Nb: Thomas B. Strode, VP&TO
CorpTr,EmplBen,TrOpers: Imogene E. Casteel, AsstTO

LOUISIANA

Alexandria

GUARANTY BANK & TRUST CO.
P.O. Drawer 351 71301
318/487-2209 Tr$30 Mil
Hd,TrInv,Nb: J. Boyce Talbert, III, VP&SrTO
PersTr: Margaret C. Barron, AsstTO
CorpTr,EmplBen: Valerie E. Abeln, TO

RAPIDES BANK & TRUST CO.
P.O. Box 31 71301
318/487-2446 Tr$36 Mil
Hd: Edward L. Crump, Jr., VP&TO
TrOpers: Della Matthews, AsstTO
Nb: Carol Hunter, TO

SECURITY FIRST NATIONAL BANK
P.O. Box 231 71301
318/445-4531
Hd: Henry E. Blake, VP&TO

★Baton Rouge

AMERICAN BANK & TRUST CO.
P.O. Box 591 70821
504/346-6327 Tr$200 Mil
Hd,TrInv,Nb: Herbert R. Hassell, SrVP&TO
PersTr: Robert Werner, VP&TO
CorpTr: J. Michael Brouillette, VP&TO
ComTrF: Susan D. Hoffman, AsstTO
EmplBen: Gregory R. Martini, VP&TO
TrOpers: Dean Mailhes, TOpO
Nb: George E. Daigre, TBDO

CAPITAL BANK & TRUST CO.
P.O. Box 2710 70821
504/924-9210 Tr$31 Mil
Hd: Richard W. Petrie, Jr., VP&TO
PersTr,CorpTr: Carma Doyle, TO
TrInv,EmplBen: Brendan B. Brosnan, TO
TrOpers: Cathy L. Dobbins, TOpMgr
TrBusDev: Bryan P. Fay, TBDO

CITY NATIONAL BANK
124 Riverside Mall
P.O. Drawer 1231 70821
504/387-2151 Tr$28.5 Mil
Hd: John S. Hancock, Jr., VP&SrTO
PersTr: Henry Swedlaw, TO
TrInv: Robert D. Marsh, TrInvO

FIDELITY NATIONAL BANK
P.O. Drawer 3597 70821
504/387-2171 Tr$100 Mil
Hd: Paul E. Hicks, VP&TO
PersTr: Charlotte K. Ray, AsstVP&TO
CorpTr: Evelyn G. Dean, AsstVP&TO
TrInv: Steve Kimball, VP&TO
EmplBen: John D. Temple, VP&TO
TrOpers: Mary C. Dobrowolski, VP&TO

LOUISIANA NATIONAL BANK
P.O. Box 1511 70821
504/389-4251 Tr$380 Mil
Hd: J. Luther Jordan, Jr., SrVP&SrTO
ComTrF,PersTr: T. Warren Ogden, SrVP&TO
CorpTr: John S. Adkins, VP&TO
ComTrF,TrInv: Donald E. Allred, VP&TO
EmplBen: J. Erroll Gautreau, VP&TO
TrOpers: R. R. Riche, VP&TOpO
Nb: Glenn B. Coats, SrVP

Bogalusa

FIRST STATE BANK & TRUST CO.
P.O. Box 1000 70427
504/732-3633
Hd: J. H. Thornhill, Jr., SrVP&TO
EmplBen: Nathan W. Bush, VP

Bossier

BOSSIER BANK & TRUST CO.
P.O. Box 5667 71111
318/742-3000 Tr$30 Mil
Hd: R. Keith Jones, TO
Charles Rascoe, AsstTO

A copy of
TRUSTS & ESTATES
is read on the average
by 3.2 persons.

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

THE NATIONAL BANK OF BOSSIER CITY
P.O. Box 5727 71171-5727
318/742-3700 Tr$5.5 Mil
Hd: Joyce Jones, AsstTO
TrOpers: Gloria Adkins

Bunkie

AVOYELLES TRUST & SAVINGS BANK
P.O. Box 530 71322
318/346-6604
Hd: W. C. Earnest, Jr., ChmBd
Nelson M. Lee, Pres&TO
BUNKIE BANK & TRUST
122 West Church St. 71322
318/346-2668 Tr/u$1 Mil
Hd: Gaynor L. Gardiner
Lynn Bordelon, VP

Columbia

CALDWELL BANK & TRUST
71418
318/649-2351
Hd: R. J. Lee, Pres

Crowley

BANK OF COMMERCE & TRUST CO.
P.O. Box 246 70526
318/783-2201 Tr$1.5 Mil
Hd: Jack Lambert, Jr.

Franklin

COMMERCIAL BANK & TRUST CO.
P.O. Box 575 70538
318/828-5140 Tr/u$1 Mil
Hd: Paul Melton, Chm&Pres
ST. MARY BANK & TRUST CO.
P.O. Box 587 70538
318/828-0560
Hd: Tom Lee Horne, Jr., TO

Franklinton

WASHINGTON BANK & TRUST CO.
P.O. Drawer L 70438
504/839-9821 Tr$2 Mil
Hd: Roy Richard, Pres
W. C. Byrd, ExecVP

Gretna

FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$15 Mil
Hd: Ronald G. Barnes, VP&TO
PersTr: Peggy Scott

Hammond

CITIZENS NATIONAL BANK
P.O. Box 2188 70401
504/345-3545
Hd: Jack W. Gautier, ExecVPInv

Haynesville

PLANTERS BANK & TRUST CO.
P.O. Box 151 71038
318/624-1515
Hd: Larry Jordan, Pres

Houma

FIRST NATIONAL BANK
P.O. Box 6096 70360
504/868-1660 Tr$60 Mil
Hd: Peter Lemann, SrVP
PersTr,CorpTr: James M. Leeper, VP
TrOpers: Mary Matherne, VP
Nb: Regina Foreman, AsstVP
TERREBONNE BANK & TRUST CO.
P.O. Box 5036 70361
504/876-7800 Tr$65 Mil
Hd: Mark S. Menard, TO
Stk: Pat Babin
EmplBen: Mark Duthu
PersTr: Celeste Daigle
CorpTr: Joan Blanchard
TrOpers: Linda Brashier

Jennings

JEFF DAVIS BANK & TRUST CO.
P.O. Box 820 70546
318/824-3424 Tr$1.5 Mil
Hd: F. A. Gallcugher, Pres
PersTr,CorpTr,TrInv,Nb: Edward F. Simon, TO

Jonesville

CATAHOULA BANK
71343
318/339-8571
Hd: R. B. Riley, Pres
FIRST NATIONAL BANK OF JEFFERSON PARISH
P.O. Box 369 70053
504/368-6200 Tr$15 Mil
Hd: Ronald G. Barnes, VP&TO
PersTr: Peggy Scott

Lafayette

AMERICAN BANK & TRUST CO.
P.O. Box 3608 70502
318/233-4150 Tr$22 Mil
Hd: H. Arnold Wethey, VP&TO
TrOpers: Laura Russell, AsstTO
FIRST NATIONAL BANK
P.O. Box 90-F 70509
318/232-1211 Tr/o$17.5 Mil
Hd,Nb: John C. Wagnon, VP&TO
TrOpers,TDP: Jerry W. Reynolds, AsstVP&TO
GUARANTY BANK & TRUST CO.
P.O. Box 3248 70502
318/233-3411 Tr$278 Mil
Hd,PersTr,TrInv: Richard C. Byrd, VP&TO
PersTrAdm: Donald L. Huter, Jr.
CorpTr: Carolyn Webb
EmplBen: Janet Burleigh
TrOpers: Yvonne Romero
HUB CITY BANK & TRUST
213 West Vermillion St. 70502
318/237-2265 Tr/u$1 Mil
Hd: Russell Richard, Cont&TO

Lake Charles

THE CALCASIEU-MARINE NATIONAL BANK
P.O. Box 2891 70602
318/439-2495 Tr/o$25 Mil
Hd: Frederick M. Lee, VP&TO
TrOpers: Ronald P. Roan, AsstTO
FIRST NATIONAL BANK
P.O. Box 1889 70602
318/477-7630 Tr$20 Mil
Hd: Mark A. Lungaro, VP&TO
Charles B. Verrette, AsstVP&AsstTO
GULF NATIONAL BANK
P.O. Box 1527 70602
318/436-0531 Tr$13 Mil
Hd: Charles S. Ware, VP&TO
Bel E. Taylor, AsstTO
LAKESIDE NATIONAL BANK
P.O. Box 1268 70602
318/433-2265 Tr/o$20 Mil
Hd: Andrew J. Betz, VP&TO
TrOpers: Julie Fewell, AsstTO

Lake Providence

BANK OF DIXIE
P.O. Box 31 71254
Hd: Sarah Overby, TO

Leesville

MERCHANTS & FARMERS BANK & TRUST CO.
P.O. Box 1151 71446
318/239-6504 Tr$1 Mil
Hd: W. E. Droddy, Jr., VP

Lutcher

ST. JAMES BANK & TRUST CO.
P.O. Box 400 70071
504/869-5326
Hd: Robert Zeringue

Mansfield

MANSFIELD BANK & TRUST
P.O. Box 232 71052
318/872-3831
Hd: Mrs. Bobbie McCraw, VP&TO

Minden

MINDEN BANK & TRUST CO.
P.O. Box 400 71055
318/377-4283 Tr$4 Mil
Hd: Don D. Moore, Pres
TrOpers: Martha H. Alexander, TO
PEOPLES BANK & TRUST CO.
P.O. Box 340 71055
318/377-6366
Hd: Ralph S. Williams, Pres

Monroe

AMERICAN BANK & TRUST CO. IN MONROE
1500 North 18th St. 71201
318/362-8200 Tr$4.1 Mil
Hd: Iris Geisler
CENTRAL BANK
P.O. Box 4928 71211
318/362-8500 Tr$50 Mil
Hd: Charles A. Hadden, VP
PersTr: Anita Tyler
George Morgan
TrInv: George Bagley, VP
EmplBen: Albert M. Crawford, VP
TrOpers: Diana Fontana
FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71294-0487
318/387-8330
Shady Wall, TO
OUACHITA NATIONAL BANK
P.O. Drawer 1412 71201
318/362-7576 Tr$75.2 Mil
Hd,Nb: William C. Staab, SrVP&TO
PersTr: Charles A. Hodgkins, Jr., AsstTO
CorpTr,EmplBen,TrOpers: William W. Keith, VP&TO
TrInv,ComTrF: Lane B. Williams, TrInvO

Napoleonville

ASSUMPTION BANK AND TRUST COMPANY
P.O. Box 389 70390

Natchitoches

EXCHANGE BANK & TRUST CO.
P.O. Box 446 71457
318/352-8141 Tr$2 Mil
Hd: Herbert S. Cobb, Pres&TO
PEOPLES BANK & TRUST CO.
P.O. Box 578 71457
318/352-6404 Tr$1 Mil
Hd: J. Houston Lacaze, SrVP&TO

LOUISIANA (Cont'd)

New Iberia

NEW IBERIA NATIONAL BANK
P.O. Box 398 70560
318/365-6761
Hd: J. O. Broussard, ExecVP

New Orleans

AMERICAN BANK
200 Carondelet St. 70130
504/525-7761
Hd: Jerome B. Glynn, VP&TO
PersTr,TrInv,TrOpers: Theodore Labiche, Jr., VP&TO
ComTrF,EmplBen,CorpTr: Philip L. Batson, AsstVP&TO
Safekpg: Gerald G. Young, VP

FIRST NATIONAL BANK & COMMERCE
210 Baronne St. 70112
504/561-1808 Tr$350 Mil
Hd: John A. Rodgers, III, SrVP&TO
PersTr: William A. White, III, VP&TO
CorpTr: James P. Conner, VP&TO
TrInv: Fred M. Smith, VP&TO
ComTrF,TrOpers: John H. Ledger, VP
Nb: Alois S. Jurciu, VP

HIBERNIA NATIONAL BANK
P.O. Box 61540 70161
504/586-5531 Tr$2.7 Bil
Hd: Rodney J. Abele, Jr., VP&Mgr
TrAdm: Jim Bryon, VP&TrInvO
TrInv: Robert Rust, VP&TrInvO
TrOpers: James Masterson, VP&TO
PersTr: Pierre F. Lapeyre, VP&TO
CoprTr: Bill Laurendine, VP&TO
Mkt: Charles Field, VP&TO

WHITNEY NATIONAL BANK OF NEW ORLEANS
228 St. Charles Ave. 70130
504/586-7272 Tr$110 Mil
Hd: Peyton E. Bruns, VP&TO
Nb: Robert G. Beaumont, VP&TO
TrInv: Felix Jackson, VP&TO
EmplBen: Edward J. Welsch, AsstTO

Opelousas

AMERICAN BANK & TRUST CO.
P.O. Box 1579 70570
318/948-3056
Hd: Judy C. Meche

PLANTERS TRUST & SAVINGS BANK
P.O. Box 1299 70570
318/948-6582
Merlyn Andrus, SrVP&TO

ST. LANDRY BANK & TRUST CO.
P.O. Box 110 70570
318/942-7516
Hd: Marjorie Fa-Kouri, VP,Csh&TO

Plaquemine

CITIZENS BANK & TRUST CO.
P.O. Box 659 70764
504/687-3576 Tr/u$1 Mil
Hd: E. B. Middleton, ExecVP&TO

IBERVILLE TRUST & SAVINGS BANK
P.O. Box 695 70764
504/687-2091 Tr/u$1 Mil
Hd: R. J. Stonich, VP&TO

Ruston

RUSTON STATE BANK & TRUST CO.
P.O. Box 1130 71270
318/225-2376 Tr$7.5 Mil
Hd: John F. Emory, SrVP&Csh
PersTr,CorpTr,TrInv,ComTrF,EmplBen: Gary Wood, VP&TO
TrOpers,Nb: Judy Jones
TrOpers,Nb: Karen Lawrence

St. Francisville

BANK OF COMMERCE & TRUST CO.
P.O. Drawer 520 70775
504/635-3391 Tr/u$1 Mil
Hd: Eloise Cutrer, Csh&TO

St. Martinville

ST. MARTIN BANK & TRUST
P.O. Box 199 70582
318/394-6242 Tr/u$1 Mil
Hd: Larry J. Comeaux
Lena O. Fuselier, AsstTO

Shreveport

COMMERCIAL NATIONAL BANK
P.O. Box 21119 71152
318/226-4716
Hd: Robert E. King, SrVP&TO
PersTr,ComTrF: David H. Nordyke, VP&TO
CorpTr: Richard G. McBroom, TO
EmplBen: Stephen A. Boose, TO
TrOpers: Wm. G. Miller, TO
TrInv: R. E. Lindquist, TO

FIRST NATIONAL BANK OF SHREVEPORT
P.O. Box 21116 71154
318/226-2211 Tr$203 Mil
Hd: Nicholas J. Roppolo, SrVP&TO
EmplBen,CorpTr: Alex R. Ivins, VP&TO,Mgr
EmplBen: Douglas F. Frey, TO
CorpTr: Janice R. Stephens
PersTr,TrOpers: Bruce F. Jones, VP&TO,Mgr
PersTr: Mary J. Fain, TO
PersTr: Arthur R. Carmody, III, TO
Est: Will N. Blanchard, AsstVP&TO

LOUISIANA BANK & TRUST CO.
P.O. Box 21730 71120
318/222-2121 Tr$29 Mil
Hd: Ira L. Moss, VP&TO
EmplBen: Harold J. Byrd, VP&TO
PersTr: Naomi Wheland, TO
TrOpers: James C. Lyons, TO

Springhill

SPRINGHILL BANK & TRUST
124 N. Main St. 71075
318/539-3535 Tr/u$1 Mil
Hd: H. E. Waters, Pres
PersTr,EmplBen: Esther K. Cochran, AsstTO

Vidalia

CONCORDIA BANK & TRUST CO.
P.O. Box 518 71373
318/336-5259 Tr/u$1 Mil
Hd: Travis Gore, ExecVP&Csh

Ville Platte

THE EVANGELINE BANK & TRUST CO.
P.O. Box 346 70586
318/363-5541
Hd: Jack C. Fruge, Pres&TO

West Monroe

FIRST NATIONAL BANK OF GREATER MONROE
500 Natchitoches 71291
318/387-8330
Hd,TrInv,EmplBen,TrOpers: Shady Wall, CEO
PersTr,CorpTr,ComTrF,Nb: Chuck Dobrinick

Winnsboro

WINNSBORO STATE BANK & TRUST CO.
P.O. Box 880 71295
318/435-7535
Hd: Ray Prickett, TO

MAINE

★Augusta

BANK OF MAINE,NatAssn
244 Water St. 04330
207/622-7161 Tr$20 Mil
Hd: Jon F. Nivus, VP&TO
Jeanne M. Austin, VP&TO
Janet A. White, AsstTO

DEPOSITORS TRUST CO.
(Trust Dept.)
286 Water St. 04330
207/623-4721 Tr$368 Mil
(Branch in Bangor)
Hd: Robert S. Craig, SrVP&SrTO
TrInv: Frank Lawrence, AsstVP&TO
Nb,Admin: Thomas H. Sawyer, VP&TO
Nb: James Brown, TrDevO
TrOpers: Frank Jansen, AsstVP&TO

Bangor

DEPOSITORS TRUST COMPANY OF EASTERN MAINE
Washington & Exchange St. 04401
207/945-5611
(Affiliate of Depositors Trust Company, Augusta)
Hd: Maurice P. Shea, 3rdPres&TO
Nb: Mary Ann Davis, TrDevO

MAINE NATIONAL BANK
P.O. Box 925 04401
207/942-4801
(Branch of Portland)
Hd: John Blatchford, VP&TO
PersTr: Richard S. Douglas, VP&TO

THE MERRILL CO.
Merrill Center, Exchange St. 04401
207/945-5651 Tr$300 Mil
Hd,PersTr,CorpTr: John C. McGinn, SrVP&SrTO
TrInv,ComTrF: Robert Bjorn, VP
EmplBen: A. Peter Averill, VP
TrOpers: A. P. Picard, TO
Nb: Richard A. Spencer, VP

NORTHEAST BANK & TRUST CO.
2 State St. 04401
207/947-4531 Tr$80.5 Mil
Hd: Jean M. Deighan, SrVP&SrTO
SrTrAdm: Sandra Walsh Patrick, AsstVP&TO
Robert M. Parker, Jr., VP&TO
EmplBen: Margaret M. Samways, AsstVP
Mktg,Nb: Anne C. Gibson
CorpTr: Shann M. Gillespie
TrOpers: Lois Main

UNITED BANK
2 Hammond St., P.O. Box D 04401
207/942-5263 Tr$7.5 Mil
Hd,PersTr,TrInv: Daniel B. Priestly, Pres
CorpTr,EmplBen: Mary-Lou Cronin, TrAdm
TrOpers,TDP: Kimberly A. Shain, AsstTrAdm

Bar Harbor

BAR HARBOR BANKING & TRUST CO.
82 Main St. 04609
207/288-3314 Tr$60 Mil
Hd: Dwight L. Eaton, VP&TO
PersTr: Geddes W. Simpson, Jr., TO
TrInv: Dennis H. Carr, TrInvO
TrOpers: Faye A. Geel, AsstTO

FIRST NATIONAL BANK
P.O. Box A 04609
207/288-3341 Tr$8 Mil
Hd: Richard S. Libby, VP&TO

Biddeford

PEPPERELL TRUST CO.
P.O. Box 448 04005
207/282-4121
Hd: Robert E. Mitchell, Pres
David C. Shaw, ChmBd&TO

Caribou

AROOSTOOK TRUST CO.
P.O. Box 607 04736
207/496-3871 Tr$2.2 Mil
Hd: Richard E. Wing, TO

Damariscotta

DAMARISCOTTA BANK & TRUST CO.
P.O. Box 280 04543
207/563-8121 Tr$4.0 Mil
Hd: Judith Mohr

FIRST NATIONAL BANK
P.O. Box 940 04543
207/563-3195 Tr$5.3 Mil
Hd: Horace C. Brewer, SrVP,Csh&TO

Ellsworth

UNION TRUST COMPANY OF ELLSWORTH
P.O. Box 479 04605
207/667-2504 Tr$6 Mil
Hd: William S. Clark, VP&TO

Guilford

NORTHEAST BANK OF GUILFORD
P.O. Box 7 04443
207/876-3322
Hd: Charles F. Carlisle, Pres
TrOpers: Betty J. Finley, TO

Lewiston

NORTHEAST BANK OF LEWISTON & AUBURN
P.O. Box 3000 04240
207/784-6911 Tr$75 Mil
Hd,Nb: Donald Roux, SrVP&SrTO
PersTr: Gordon A. Flint, VP&TO
TrInv: William D. Lucas, VP
EmplBen: Jeffrey Van Fleet, VP&TO
Nb: Vincent Burns, VP
TrOpers,PersTr: Corinne MacIntosh, TO
Taxes: Penelope Gerry, TO
PersTr: Bruce Stockford, AsstVP&TO
TrOpers: Margaret Heath, AsstTO

Livermore Falls

LIVERMORE FALLS TRUST CO.
P.O. Drawer A 04254
207/897-3491 Tr$4 Mil
Hd: Arnold H. Sturtevant, TO
Larry C. Isaacson, AsstTO

Millinocket

NORTHEAST BANK OF MILLINOCKET
P.O. Box 180 04462
207/723-5122
Hd: Claude R. Carbonneau, Pres
PersTr,CorpTr,TrInv,ComTrF: Robert Parker
EmplBen,TrOpers,Nb: Anne M. Jarvis

Portland

CANAL NATIONAL BANK
P.O. Box 231 04112
207/775-6511, Ext. 207 Tr$325 Mil
Hd: Richard P. Erickson, SrVP&TO
PersTr: Theodore Worden, VP&TO
CorpTr: A. Peter Babyak, VP&TO
TrInv: Sergei P. Kolachov, VP&TrInvO
TrOpers: Donald W. Smith, VP
Nb: Mortimer W. Pratt, VP&TO

CASCO BANK & TRUST CO.
One Monument Sq. 04111
207/774-8221 Tr$240 Mil
Hd: Paul J. White, SrVP
PersTr: Frank Kemna, VP&TO
CorpTr: Warner Price, VP&TO
TrInv,ComTrF: Donald L. Head, VP
EmplBen: R. Clark Schier, VP&TO
TrOpers: Helen R. Rickett, VP-Opers
Nb: Richard Trumpler, VP-Nb

MAINE NATIONAL BANK
(Trust Dept.)
P.O. Box 3555 04104
207/775-1000 Tr$534 Mil
(Branch in Bangor)
Hd: V. Keith Wilson, Jr., ExecVP
PersTr: William A. MacLeod, VP
CorpTr: David C. MacNichol, AsstVP
TrInv,ComTrF: John L. Simpson, VP
EmplBen: Robert I. Chase, VP
TrOpers: H. Cameron McCulloch, VP

Presque Isle

DEPOSITORS TRUST COMPANY OF AROOSTOOK
P.O. Box 847 04769
207/764-3356
Hd: David I. Dorsey, Pres

NORTHERN NATIONAL BANK
P.O. Box 1029 04769
207/769-2211 Tr$54 Mil
Hd: Robert J. Waldron, VP&TO
TrOpers: Gordon W. H. Buzza, Jr., TOpO
TrInv: Edwin A. Bonenfant
Nb: Brent Jepson, TO
Nb: Delia P. Saintcross

Sanford

NORTHEAST BANK
P.O. Box 551 04073
207/324-2202 Tr$26 Mil
Hd: Helen B. Wilkens, VP&TO
TrOpers: Lorraine Baron, AsstTO

Waterville

FEDERAL TRUST CO.
33 Maine St. 04901
207/873-4291 Tr$50 Mil
Hd,CorpTr,Nb: Henry S. Luckraft, VP&TO
PersTr: Clarence E. Bickford, VP&TO
TrInv: Edward S. Riggs, TrInvO
ComTrF,Tax: Lawrence C. Gilman, Jr., TxO
TrOpers: Wilma E. Pouliot

MARYLAND

★Annapolis

ANNAPOLIS BANKING & TRUST CO.
P.O. Box 311 21404
301/268-3366
(Affil. of Mercantile Bankshares Corporation)
Hd: David Truitt, ExecVP

FARMERS NATIONAL BANK
5 Church Circle 21401
301/263-2603 Tr/o$30 Mil
Hd,TrInv,Nb: Glenwood L. Gish, SrVP&TO
PersTr,CorpTr,EmplBen,Tax: Peter DuFourny, TO
TrOpers: Joanne Park, TOpSupv

MARYLAND NATIONAL BANK
Church Circle 21401
301/268-4343
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

Baltimore

EQUITABLE BANK, N.A.
100 S. Charles St. 21201
301/547-4143 Tr$550 Mil
(Branches in Bel Air, Rockville, Salisbury)
Hd: John C. Ruxton, SrVP
Admin: Thomas J. Quirk, SrVP
PersTr: Peter M. Watts, VP
EstSettlmt: Andre Fauntleroy, VP
TrAdmin: Thomas Pawlak, VP
AgcyAdmin: William C. Norwood, VP
TrInv: William F. Gliss, Jr., VP
EmplBenInv: Gary H. Sipe, 2ndVP
EmplBenAdmin: Louis Sergi, VP
CorpTr: William Howard, Jr., VP
Nb: Richard D. Adams, VP
TrOpers: Richard J. Pitruzzella, VP

FIRST NATIONAL BANK OF MARYLAND
25 S. Charles Street 21201
301/244-4602 Tr$908 Mil
(Branches in Hagerstown and Cumberland)
Hd-Admin: Leslie C. Lee, SrVP&TO
Hd-Inv: Robert G. Wood, SrVP&TrInvO
PersTr-Admin: William J. Gering, VP
PersTr-Inv: Thomas R. McGready, VP
TrOpers,CorpTr,ComTrF: R. Saxon Birdsong, VP
FI/Trdg: M. Elliott Randolph, VP
EmplBenAdmin: J. Bruce Herd, VP
Instit/EmplBenInv: Robert T. Sweet, VP
Nb-Pers: John A. Gilpin, VP
Nb-Instit: Daniel C. Galloway, Jr., VP

MARYLAND NATIONAL BANK
10 Light St., P.O. Box 995 21203
301/244-6590 Tr$1.6 Bil
(Branches in Annapolis, Easton, Frederick, Rockville & Towson)
Hd: George B. Hankins, SrVP&SrTO
PersTr: Timothy J. Hynes, III, VP
CorpTr: E. Brinton Wright, III, VP
TrInv: Gary A. Langbaum, VP
CTFAggEq: Lawrence P. Keblusek, VP
CTFCorpEq: Robert M. Phillips, VP
CTFPersEq: Robert S. Maslin, SrIO
CTFFI: Kurt B. Waterval, IO
EmplBen: Richard J. Schroder, VP
Cust: Judy McCoy, VP
Nb,BondAdm: Richard D. Walter, VP
NbPers: Jesse L. Sternberger, VP
TrOpers: Robert W. Schaeffer, VP

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems.
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody
Georgia 30338 (404) 391-1700

MARYLAND (Cont'd)

Baltimore (Cont'd)

MERCANTILE-SAFE DEPOSIT & TRUST CO.
(Member of Mercantile Bankshares Corp.)
2 Hopkins Plaza 21201
301/237-5900 Tr$3 Bil
(Branches in Easton & Towson)
ExecO: Brian B. Topping, ExecVP
AdmHd: F. E. Wurzbacher, Jr., SrVP
PersSvcs: Alexander G. Fisher, SrVP
InstSvcs: Alton A. Shoda, SrVP
InvSvcs: James D. Hardesty, SrVP
CorpTr: Thomas A. Summerlin, VP
EmplBen: James H. Clark, VP
InstMktg: H. Louis French, VP
TrOpers,EDP: Ray W. Hamm, VP
ResSvcs: Robert F. Boyd, VP
InstPtfolMgt: Gordon S. VanVranken, VP
AssetMgt: Paul L. Borssuck, VP
EstPlng,Prob: Richard J. Flanigan, SrVP
PersMktg: John R. Hornady, III, VP
SecurTrad: William E. Conard, Jr., VP
Econ: Georges F. Racourt, AsstVP
ComTrEq: Robert D. McDorman, VP

SUBURBAN BANK
Light & Lombard Sts. 21203
301/685-2000, Ext. 7318
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

UNION TRUST CO. OF MARYLAND
1 N. Charles St. 21203
301/332-5000 Tr$432 Mil
Hd: Armand H. Levin, SrVP
PersTr: Edwin J. Fitzsimmons, Jr., VP
CorpTr: Melvin L. Thomas, VP
TrInv: John J. Pretko, VP
EmplBen: Jay M. Neale, VP
TrOpers: Donald E. Winter, VP
Nb: Louis J. Rosenthal, VP

Bel Air

THE EQUITABLE BANK,N.A.
Main Street & Baltimore Pike 21014
301/838-9810
(Branch of Baltimore)
Joseph J. Blimline, VP

Bethesda

SUBURBAN BANK
6610 Rockledge Drive 20817
301/493-2900 Tr$225 Mil
(Branches in Baltimore & Wheaton)
Hd: Andrew L. Robinson, SrVP
PersTr: Neil E. Johnson, VP
TrInv: Stephen C. Thormahlen, VP
EmplBen: Edmond S. Richards, AsstVP
TrOpers: Dale W. Middleton, TOpO
Nb: Carl O. Brudin, Jr., VP

Chevy Chase

CITIZENS BANK & TRUST CO. OF MARYLAND
8510 Connecticut Ave. 20815
301/699-7072 Tr$39 Mil
Hd: Stephen R. Fegan, TO
Nb: Dale E. Thompson, TO

Cumberland

FIRST NATIONAL BANK OF MARYLAND
71 Baltimore St. 21502
301/777-4600
(Branch of Baltimore)
Hd: F. H. Deremer, VP

LIBERTY TRUST CO. OF MARYLAND
P.O. Box 750 21502
301/724-4100 Tr$23 Mil
Hd: Charles W. Judge, VP&TrMgr
Admin: Bruce Irous, AsstTO

Easton

MARYLAND NATIONAL BANK
125 Bay St. 21601
301/822-3500
(Branch of Baltimore)
Joseph F. Matthai, Jr., VP

MERCANTILE-SAFE DEPOSIT & TRUST CO.
The Tidewater Inn
P.O. Box 1495 21601
301/822-7316
(Branch of Baltimore)
Wm. U. Hooper, Jr.

Elkton

COUNTY BANKING & TRUST CO.
123 North St. 21921
301/398-2600 Tr$4 Mil
Hd: E. Pershing Volkart, ChmBd
Patrick W. Dennis, TO
Nelson S. Winter, TO

Frederick

FARMERS & MECHANICS NATIONAL BANK
154 N. Market St. 21701
301/694-4060 Tr$51 Mil
Hd: Elizabeth G. Rudinger, VP&SrTO
Walter Wratchford, AsstVP&AsstTO

FREDERICKTOWN BANK & TRUST CO.
30 N. Market St., P.O. Box 510 21701
301/662-8231 Tr$25 Mil
(Affil. of Mercantile Safe Deposit & Trust Co., Baltimore)
Hd. Charles F. Trunk III, VP&TO
TrOpers: Anna Mary K. Willard, AsstSec&AsstTO

MARYLAND NATIONAL BANK
1 South Market St. 21701
301/622-9000
(Branch of Baltimore)
Hd: David L. Richner, TO

Frostburg

THE FIDELITY BANK
P.O. Box 50 21532
301/689-1111
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)
Hd: Marion Alkire

Hagerstown

FIRST NATIONAL BANK OF MARYLAND
101 W. Washington St. 21740
301/733-6000
(Branch of Baltimore)
Mgr: William J. Gering, VP

HAGERSTOWN TRUST CO.
P.O. Box 189 21740
301/739-0850 Tr$30 Mil
Hd,CorpTr,TrInv,Nb:
Gerald M. Driscoll, VP&SrTO
PersTr,EmplBen,Nb: L. Alson Bohn, VP&TO
TrOpers: Audrey Mordon, TOpSupv

La Plata

BANK OF SOUTHERN MARYLAND
P.O. Box X 20646
301/934-8138
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Laurel

THE CITIZENS NATIONAL BANK
390 Main St. 20707
301/725-3100
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Oakland

FIRST NATIONAL BANK OF OAKLAND
19 S. Second St. 21550
301/334-9471 Tr/o$11 Mil
Hd: William B. Grant, VP&TO
TrOpers: Dorothy B. Cathell, TO

Princess Anne

PENINSULA BANK
P.O. Box 219 21853
301/651-2400
(Affil. of Mercantile-Safe Deposit & Trust Co. of Baltimore)

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

Rockville

THE EQUITABLE BANK,N.A.
6100 Executive Blvd., Suite 300 20852
301/468-5027
(Branch of Baltimore)
Louis K. Neilsen, VP

MARYLAND NATIONAL BANK
6266 Montrose Road 20852
301/881-6560
(Branch of Baltimore)
Hd: David L. Richner, TO

STATE NATIONAL BANK OF MARYLAND
11616 Rockville Pike 20852
301/881-7000
Hd: Edward E. Cohen, ChmBd&ChmExecCom
Philip M. Comerford, Pres
CorpTr: Margaret L. Neveling, AsstTO

Salisbury

THE EQUITABLE BANK,N.A.
144 E. Main Street 21801
301/742-5145
(Branch of Baltimore)
Mabel M. Wilson, VP

PENINSULA BANK
P.O. Box 2518 21801
301/546-3194
(Affil. of Mercantile Bankshares Corporation)

Towson

MARYLAND NATIONAL BANK
305 West Chesapeake Ave., Ste. 205 21204
301/296-1365
(Branch of Baltimore)
David W. Britton, SrTO

MERCANTILE-SAFE DEPOSIT & TRUST CO.
409 Washington Ave. 21204
301/321-8029
(Branch of Baltimore)
Hd: John W. Thomas, Jr., VP

Westminster

CARROLL COUNTY BANK & TRUST CO.
45 W. Main St. 21157
301/848-8100 Tr$20 Mil
Hd: Michael D. Hayward, VP&TO
Nb: Lucy B. Henson

WESTMINSTER BANK & TRUST CO.
71 E. Main St. 21157
301/848-9300 Tr/u$1 Mil
(Affil. of Mercantile-Safe Deposit & Trust Co., Baltimore)

Wheaton

SUBURBAN BANK
2601 University Blvd, West 20902
301/493-2900
(Branch of Bethesda)
Hd: Andrew L. Robinson, SrVP
Nb: Carl O. Brudin, Jr., VP

Williamsport

WASHINGTON COUNTY NATIONAL SAVINGS BANK
P.O. Box 378 21795
301/223-7600 Tr/u$1 Mil
Hd: E. L. Hose, AsstCsh&TO

MASSACHUSETTS

Amherst

SHAWMUT BANK OF HAMPSHIRE COUNTY,N.A.
11 Amity St. 01002
413/256-8511 Tr/o$38 Mil (book)
Hd,PersTr,Nb: Richard H. Mathews, SrTO&VP
PersTr,TrOpers: Robert A. Gibowicz, TO

Andover

BANK OF NEW ENGLAND,N.A.
84 Main Street 01810
617/681-8082
(Branch of Boston)
Paul M. Kochis, SrTO
Warren A. Lewis, SrTO

BAYBANK MERRIMACK VALLEY,N.A.
23 Main St. 01810
617/475-3620
(Affiliate of BayBanks Trust System)
TrSvcs: Trumbell C. Curtiss, Pres

Athol

THE FIRST NATIONAL BANK OF ATHOL
388 Main St. 01331
617/249-3213 Tr$1 Mil
Hd: Robert L. Guerin, Pres,CEO&TO

Attleboro

FIRST BRISTOL COUNTY NATIONAL BANK
19 Park St. 02703
617/695-4000, Ext. 500 Tr$58 Mil
Hd: Paul A. Tucker, SrVP&SrTO
PersTr: Richard C. Fuller, TO
CorpTr,EmplBen: E. Sheldon Spicer, Jr., VP&TO
TrInv: Charles F. Coupe, TrInvO
TrOpers: Jean Ronn, Supv

Barnstable

THE BARNSTABLE COUNTY NATIONAL BANK
442 Main St. 02630
617/775-0925
(Affiliate of Bank of New England, Boston)
Hd: Harry W. Baughman, VP&TO
Peter C. Holcombe, SrTO

Beverly

BEVERLY NATIONAL BANK
240 Cabot St. 01915
617/922-2100 Tr$32 Mil
Hd: James E. Rich, Jr., TO

★ Boston

BANK OF NEW ENGLAND,N.A.
P.O. Box 2197 02106
617/742-4000 Tr$4.8 Bil
(Branches in Andover and Hyannis)
Hd: Richard G. Scheide, ExecVP
PersTr,Nb: J. Bruce Hall, VP
CorpTr,SecurSvcs: James S. Fisher, SrVP
TrOpers: Ronald E. Logue, VP
InstInvMgmt: Antony Edgar, SrVP
Cap'lMgmt: G. Jay Evans, VP
TrCoun: Donald R. Williams, Jr.
InvRes: John T. Cederholm, VP
FIMgmt: John D. Griffiths, III, VP
FidSvcs: Frimette T. Field, SrVP
InvCoun: Frederick L. Worchester, VP
Econ: C. Peter Durgin, VP

BAYBANK BOSTON
10 High St. 02110
617/482-1040
(Affiliate of BayBanks Trust System)
InstitInvDiv: William S. Reid, SrVP

BOSTON SAFE DEPOSIT & TRUST CO.
One Boston Place 02106
617/722-7314 Tr$2.6 Bil
Hd,PersTr: Richard Tucker, SrVP
CorpTr,TrOpers: James E. Donovan, Jr., SrVP
TrInv,ComTrF: Robert P. Mastrovita, SrVP
EmplBen: Robert Mainer, SrVP
Nb: Timothy L. Vaill, VP

COMMONWEALTH BANK & TRUST COMPANY
89 Broad St. 02110
617/739-7000 Tr$2 Mil
Hd: Steve Mitchell

FIDUCIARY TRUST CO.
175 Federal St. 02110
617/482-5270
Hd,PersTr: Robert H. Gardiner, ChmBd
H. Gilman Nichols, Pres

THE FIRST NATIONAL BANK OF BOSTON
Old Colony Trust Division
100 Federal St. 02110
617/434-2101
(Branches in Concord, Falmouth, Haverhill, New Bedford, Orleans, Pittsfield, Springfield, Worcester & Yarmouth Port; Phoenix and Tuscon, AZ; Deerfield Beach & Sarasota, FL; Hilton Head, SC)
Hd: Lawrence K. Fish, ExecVP
PersTr: Waldo E. Dodge, SrVP
InstitInv: William B. Moody, SrVP
InvRes: Edward G. Riley, Jr., FVP
Traders: John J. Morton, FVP
CorpTr: Jackson F. Eno, VP
Int'lTr: John C. Hall, VP
TrOpers: Merton E. Thompson, III, FVP

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- **Taxable and tax-exempt money market funds**
- **Individual state tax-exempt money market funds**
- **Private label funds**

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

MASSACHUSETTS (Cont'd)

Boston (Cont'd)

INVESTORS BANK & TRUST CO.
24 Federal St. 02110
617/482-0030 Tr$34 Mil
Hd: Edmund G. Sullivan, VP&TO
EmplBen: Charlene S. Senters, AsstTOpO
Nb: Thomas J. Furlong, Jr., AsstVP&TO
TDP: Michael A. DiPasquale, VPCmptrSvcs
TrOpers: Terrance J. Dugan, VPTrOpers

THE MASSACHUSETTS COS., INC.
99 High St. 02110
617/338-3200 Tr$550 Mil
Hd,PersTr,TrOpers: Maurice F. Lesses, SrVP&TO
TrInv: Alfred E. Elfner, III

PATRIOT BANK/HARBOR NATIONAL
57 Franklin St. 02110
617/451-9100
Hd: John C. Albrecht, FVP&Csh

SHAWMUT BANK OF BOSTON,NatAssn
One Federal St. 02211
617/292-2650 Tr/o$1 Bil
Hd: Carter H. Harrison, ExecVP
DptyHd: Frederick W. White, VP
PersTr,ComTrF: Nicholas S. F. Carter, VP
CorpTr: Max Goldsmith, VP
TrInv: David A. Marcoux, VP&SrIO
EmplBen: Peter A. Wilson, VP
TrOpers: Robert F. Perkins, VP
Nb: George F. Pennington, VP

STATE STREET BANK & TRUST CO.
225 Franklin St. 02101
617/786-3276 Tr$9.8 Bil
Hd: Ronald A. Golz, ExecVP
PersTr: S. Walker Merrill, Jr., SrVP
CorpTr: Diane K. Katlic, VP
TrInv: Brenton H. Dickson, SrVP
ComTrF: Joan S. Preiss, SrTO
EmplBen: Lyle H. Davis, SrVP
TrOpers,TDP: David J. Sexton, VP
Nb: Joshua A. S. Young, VP

UNITED STATES TRUST CO.
40 Court Street 02108
617/726-7250 Tr$185 Mil
Paul M. Siskind, ChmTrCom
Hd: Domenic Colasacco, SrVP
PersTr: David A. Drollett, VP&TO
TrInv: Robert Zevin, VP&Econ
Gloria Pellechio
Anthony Swain, VP&TO
Stephen Moody, VP&TO
EmplBen: Mitchell J. Greb, TrCoun
TrOpers: Thomas V. D'Alto, VP-Opers

Brockton

PLYMOUTH-HOME NATIONAL BANK
Trust Division
36 Main St., P.O. Box 1647 02403-1647
617/583-6700 Tr$110 Mil
(Branch in Plymouth)
Hd: David E. Fox, VP&TO
TrInv: Karl D. Kuell, TrInvO
EmplBen: Charles H. Wylie, TO
TrOpers: Camille H. Nelson, TOpO
Taxes: Vassiliki A. Preston, TxTO
HRIO/IRA: Gloria Cavualho, VP
TBD: Warren H. Mitchell, Jr., TO

SHAWMUT FIRST COUNTY BANK,NatAssn
90 Main St. 02403
617/586-5500 Tr$15.2 Mil
Hd: Brian P. Collins, VP&TO

Burlington

BAYBANK TRUST COMPANY
P.O. Box 422 01803
617/273-1700 Tr$828 Mil
(Affiliate of BayBanks Trust System)
Hd: William F. Bruso, SrVP&SrTO
Staff: Clarence R. Perry, SrVP&TO
PersTr,TrInv: Richard A. Morris, VP
EstSttlmt,Tax,CorpTr: Joseph T. Sullivan, VP
EmplBen: Michael S. Hirshberg VP
TrOpers: Anthony F. Solomita, SrVP
Nb: Eugene J. Durgin, Jr., VP

Cambridge

BAYBANK HARVARD TRUST
P.O. Box 300T 02139
617/661-3300
(Affiliate of Baybanks Trust System)
TrSvcs: Edward L. Martinez, Jr., AsstVP

CAMBRIDGE TRUST CO.
1336 Massachusetts Ave. 02138
617/876-5500 Tr$223 Mil
Hd,PersTr: Edgar Crocker, VP
TrInv: Herbert A. Kardon
ComTrF: Roger Almeida
TrOpers: Judith M. Smith

Chelmsford

FIRST BANK
P.O. Box 167 01824
617/256-2565
Timothy W. McLean, VP&Aud

Concord

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
59 Walden St. 01742
617/369-1381
Robert J. Cusack, TO
Donald E. Furber, VP

The Directory of Trust Institutions is included in a T&E subscription!

Danvers

SECURITY NATIONAL BANK
1 Maple Street 01923
617/593-6100 Tr$20 Mil
(Branches in Beverly, Lowell, Lynn, Marblehead, Peabody, Saugus & Topsfield)
Hd: Linwood H. Young, SrVP&TO
TrOpers: Beverly Barr, TOpO
Bus Dev: Lewis Hathaway, AsstVP

Dedham

BAYBANK NORFOLK TRUST
P.O. Box 540 02026
617/329-3700
(Affiliate of BayBanks Trust System)
TrSvcs&Nb: Robert M. Binney, VP&TO

Fall River

BANK OF NEW ENGLAND-BRISTOL COUNTY,NatAssn
55 N. Main St. 02722
617/678-8343 Tr$55 Mil
Hd,TrInv,Nb: John Woschenko, SrVP&SrTO
PersTr,EmplBen: Zelma A. Braga, VP&TO
PersTr,EmplBen: Donald C. Worthen, VP&TO
CorpTr,ComTrF,TrOpers: Barbara E. Parker, TO

DURFEE ATTLEBORO BANK
10 North Main Street 02722
617/679-8311 Tr$152 Mil
Hd: Stephen C. Williams, SrVP
Nb: Edward C. Taft, TrDev
PersTr: Robert Wilke, VP
EstTr: Roger W. Lamonde, SrTO
CorpTr: Donald B. McLeod, SrTO
ComTrF,EmplBen: William I. Bogle, AsstTO
TrOpers: William L. S. Brayton, TOpO
TrInv: S. Bradford Tingley, VP

FALL RIVER TRUST CO.
P.O. Box 430 02722
617/679-3111 Tr/o$24 Mil
Hd: Joseph A. Duquette, VP&TO
TrOpers: Ellsworth W. Pettey, VP
Tax: Mary E. Brown, AsstTO

Falmouth

FALMOUTH NATIONAL BANK
P.O. Box 687 02541
617/548-1000 Tr/o$10 Mil
Hd: Malcolm Robertson, Jr., SrVP&TO

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
871 E. Main St. 02540
617/548-6400
Hd: Kenneth F. Evans, Jr., VP

Fitchburg

FIRST SAFETY FUND NATIONAL BANK
470 Main St. 01420
617/343-6406 Tr$78 Mil
(Branch in Worcester)
Hd: William R. Freeman, SrVP&TO
PersTr: Peter Armbruster, AsstVP&TO
TrOpers: K. Jean Murray, TO
TrInv: James Hohman, AsstTrInvO

Foxboro

FOXBORO NATIONAL BANK
P.O. Box 31 02035
617/543-6321 Tr$1 Mil
Hd: Benjamin H. Bristol, TO

Framingham

FRAMINGHAM TRUST CO.
5 Whittier Street 01701
617/879-8200 Tr$48 Mil
Hd: G. Michael Costa, VP&TO
PersTr,EmplBen,Nb: Kevin A. Smith, TO
Nb,TrOpers: Charles B. Spiegel, TO

DEVONSHIRE
RARE COIN GALLERIES

For the Highest Prices Realizable on your rare coin collections call Devonshire for consultation.

Devonshire services to individual owners, executors and financial institutions.

We cover all aspects of your rare coin collecting.
Appraisals, direct purchases or public auction services.

Galleries conveniently located at the center of Boston's financial district.

50 Milk Street at Devonshire, Boston, MA 02109
Telephone: 1-617-542-0030 Watts 1-800-343-7066

MASSACHUSETTS (Cont'd)

Gloucester

CAPE ANN BANK & TRUST CO.
154 Main St. 01930
617/283-3131 Tr$50 Mil
Hd,PersTr,TrInv,Nb: Frederik C. Hoffmann, SrTO
ComTrF,EmplBen,TrOpers: Judy Wonson, AsstTO

Greenfield

PIONEER NATIONAL BANK-FRANKLIN
1 Federal St. 01301
413/772-0281 Tr$35 Mil
Hd: Christopher S. Maniatty, SrVP&TO
PersTr: Gordon W. Leavis, TO

SHAWMUT BANK OF FRANKLIN COUNTY
324 Main St.
P.O. Box 671 01302
413/772-0221 Tr$44 Mil
Hd,PersTr: J. Lewis Taylor, VP&SrTO
TrInv,TrOpers: Anton J. Eichorn, TO
Nb: Edward A. LaBrode, AsstTO

Holyoke

BANK OF BOSTON-WESTERN MASSACHUSETTS, N.A.
(Affiliate of the First National Bank of Boston)
225 High St. 01040
413/536-5600 TrNp
(Branch of Springfield)
Hd: Andrew E. Skroback, Jr., CLU,VP&TO
Nb: Gregory J. Diefenderfer, AsstTO
Admin: James A. Kronholm, SrTO

SHAWMUT FIRST BANK AND TRUST COMPANY
58 Suffolk St. 01040
413/534-0234 Tr$80 Mil
(Branch of Springfield)
Hd,PersTr,Est,Nb: Lawrence R. Gonneville, VP&TO
PersTr: Margaret J. Mallalieu, TO

Hyannis

BANK OF NEW ENGLAND,N.A.
442 Main Street 02601
617/775-0925
(Branch of Boston)
Harry W. Baughman, VP
Peter C. Holcombe, SrTO

CAPE COD BANK & TRUST COMPANY
P.O. Box 1161 02601
617/775-3500 Tr$91 Mil
Hd: Stephen B. Lawson, SrVP
PersTr,Est: John G. Kinahan, SrTO
TrInv: John M. Ladner, VP&SIO
Tax: Richard Bussierre, TO
TrOpers: Patricia Auger, TO
Nb: Edward McAuliffe, TO

Ipswich

FIRST NATIONAL BANK
31 Market St. 01938
617/356-4361 Tr$7.7 Mil
Hd: Barbara J. Fraga, VP&TO
Nb: Conrad Hines, TrConslt

Lawrence

ARLINGTON TRUST CO.
305 Essex St. 01842
617/681-7340 Tr$88 Mil
Hd,TrInv: Robert B. Needham, SrVP&SrIO
PersTr: Manning A. Williams, VP&SrTO
ComTrF,EmplBen: Priscilla Cubelli, VP&TO
CorpTr,TxO,EstO: Nicholas J. Chapman, TO
TDP: Cynthia L. Mello, SysO
TrOpers: Pamela S. Reilly, AsstTO&TOpO

BANK OF NEW ENGLAND-BAY STATE
(A Bank of New England,N.A. Bank)
84 Main St. 01810
617/681-8080 Tr$17.3 Mil
Hd,PersTr,Nb: John B. Harriman, SrVP
CorpTr,TrOpers: Charles O. Benson, TO
Nb: Warren A. Lewis
Admin,Est: Paul M. Kochis, SrTO

Lowell

UNION NATIONAL BANK
1 Merrimack Plaza 01852
617/458-3151 Tr$80 Mil
Hd: Paul V. Shaughnessy, VP&TO
PersTr,CorpTr,TrInv,EmplBen:
David G. Wiggins, AsstVP
Jean P. Cipriani, AsstVP&TO
Olga Gorham, TO
EmplBen: Robert N. Sullivan, AsstVP
TrOpers: John R. McGovern, AsstVP&TO
Nb: Kathleen A. Kilmartin, AsstVP&TO

Lynn

CENTURY NORTH SHORE BANK & TRUST CO.
465 Washington St. 01903
(Branches in Beverly and Salem)
Hd: Thomas J. Gillen

Malden

MALDEN TRUST CO.
94 Pleasant St. 02148
617/321-1111 Tr$160 Mil
James M. Middleton, Jr., VP&TO
Robert A. Russo, VP&TO
Sam H. Banov, TO
Richard S. McKinley, AsstTO
TrInv: James O. Watt, TrInvO
TrOpers: Richard L. Ruble, TO
Nb: Herbert E. Chaflin, TO
Robert M. Wallask, TO
Jane T. Clancy, AsstSec

Marblehead

NATIONAL GRAND BANK
91 Pleasant St. 01945
617/631-6000 Tr$1.7 Mil
Hd: Randolph E. Goodwin, Pres
PersTr,TrInv,TrOpers,Nb: Doris M. Stacey, AsstTO

Middleborough

MIDDLEBOROUGH TRUST CO.
10 Centre St. 02346
617/947-1313 Tr$3.329 Mil
Hd: James M. Irving, Pres&TO
TrOpers: William A. Redmond, Treas&TO

Nantucket

PACIFIC NATIONAL BANK OF NANTUCKET
63 Main St. 02554
617/228-1920 Tr$15 Mil
Hd: Donald C. Gillies, VP&TO
PersTr: Betty O'Hara, TO
TrInv: Glenn L. Field, TrInvO

New Bedford

BAYBANK,N.A.
95 William Street 02740
617/997-6161
(Affiliate of BayBanks Trust System)
PersTr: L. Howard Carl, Jr., VP&SrTO
TrSvcs: Diane B. Duarte, AsstTO

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
566 Pleasant Street 02740
617/997-9000
Robert O. Boardman, VP

SHAWMUT BANK OF BRISTOL COUNTY,N.A.
545 Pleasant St. 02740
617/996-8241 Tr$76 Mil
Hd: Edward J. Angelo, VP&ChAdmO
PersTr,Nb: William J. Theberge, VP&SrTO
CorpTr,TrOpers: Virginia A. Souza, TOpO
ComTrF,TrInv: Donald W. Barr, AsstVP-Inv
PersTr: Fred E. O'Brien, TO
PersTr,Taxes: L. Joseph Covas, Jr., TO

Newburyport

FIRST & OCEAN NATIONAL BANK
51 State St. 01950
617/462-6617 Tr/u$1 Mil
John B. Rice, Jr., Pres&TO
John C. West, Jr., SrVP&TO

Northampton

PIONEER NATIONAL BANK-HAMPSHIRE
1 King St. 01060
413/584-0355 Tr$33 Mil
Hd: Donald M. Campbell, AsstVP&TO

Orleans

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
P.O. Box 250 02653
617/255-6610
Christopher M. Flanagan, VP

SHAWMUT BANK OF CAPE COD,N.A.
P.O. Box 111 02653
617/255-2000 Tr/o$23 Mil
Hd: Kenneth R. Desmarais, VP&TO
Frank E. Howe, TO
Nb: Lester Jackson, VP

Peabody

ESSEX BANK
One Essex Center Drive 01960
617/532-2500 Tr$45 Mil
Hd: James E. Mitchell, SrVP&TO
PersTr: George T. Andrews, VP&TO
TrOpers: Muriel J. McPartland, TOpO
Nb: Bruce A. MacDonald, AsstVP

Pittsfield

BANK OF BOSTON-BERKSHIRE, N.A.
5 North Street
P.O. Box 1142 01202
413/445-5651 Tr$45 Mil
Hd: Joseph J. Barry, Jr., VP&TO
PersTr: Paul D. Eovacious, SrTO
PersTr: Ralph R. Johnson, Jr., TO
John Hennelly, TO

BERKSHIRE BANK & TRUST CO.
P.O. Box 1169 01202
413/499-1600 Tr$96 Mil
Hd: H. Paul Ryan, VP&TO
PersTr: Joseph Woitkoski, VP&TO
Nb: William J. Labbate, Jr., AsstVP&TO
InvSvcs: Grace R. Naughton, TO
TrOpers: Maureen deForrest, TOpMgr
Suzi Morris, ProbAsst
Bonnie Connor, TrAsst

FIRST AGRICULTURAL BANK
99 West St. 01201
413/499-3000 Tr$190 Mil
Hd: Marvin R. Denzel, SrVP
TrInv: Walter L. Wheat, VP
H. Ashley Smith, Jr., VP
Reginald P. Vincent, VP
PersTr: Charleene E. Rosa, TO
PersTr: Thomas R. Rowland, TO
TrOpers: Carol A. Prue, TOpMgr
Nb: William J. Judge, VP
Tax: Thomas G. Sokop, TxO

The Directory of Trust Institutions is included in a T&E subscription!

Plymouth

PLYMOUTH-HOME NATIONAL BANK
Trust Division
4 North St., P.O. Box 385 02361
617/746-3600
(Branch of Brockton)
Hd: Sara Stewart, TO

Quincy

SOUTH SHORE BANK
1400 Hancock St. 02169
617/472-1000 Tr$200 Mil
(Branch in Wellesley)
Hd: Robert F. Dwyer, SrVP
TrInv: George S. Kohler, VP&IO
TrAdm: W. Allan Lee, TO
EmplBen: Richard Pitts, TO
ComTrF: Richard E. Cutler, TO
TrOpers: Bruce Potter, TOpO
Nb: John N. Field, VP&TO

Rockland

ROCKLAND TRUST CO.
288 Union St. 02370
617/878-6100 Tr$33 Mil
Hd,Nb,PersTr: David T. Sargent, VP&TO
TrInv: Freeman H. Osgood, VP&TO
TrOpers,EmplBen: Richard LaCivita, VP&TO
PersTr: Sandra L. Sevigney, AsstTO
Joan C. Griffith, AdmAsst

Salem

NAUMKEAG TRUST CO.
225 Essex St. 01970
617/744-0080 Tr$143 Mil
Hd: Gary A. Peterson, VP&ExecTO
Richard F. Moore, TO
Edward J. Michon, TrInvO
Paul Anderson, Jr., TO
A. Cushing Titcomb, AsstTO
Rose Grant, AsstTrInvO
Jacqueline Rathe, TOpO

SHAWMUT MERCHANTS BANK,NatAssn
253 Essex St. 01970
617/745-8500 Tr$6 Mil
Hd: Philip H. McLaughlin, Pres&SrTO
PersTr: Elizabeth M. Allen, TO
Nb: F. J. T. Baker, Jr., TO

Springfield

BANK OF BOSTON-WESTERN MASSACHUSETTS, N.A.
(Affiliate of The First National Bank of Boston)
1248 Main St. 01103
413/732-3171
(Branches in Chicopeee, Holyoke, Springfield & Westfield)
Hd: Andrew E. Skroback, Jr., CLU,VP&TO
PersTr: James A. Kronholm, SrTO
Nb: Gregory J. Diefenderfer, AsstTO

BANK OF NEW ENGLAND—WEST, NATIONAL ASSOCIATION
P.O. Box 9003 01101
413/733-1141 Tr$504 Mil
Hd: William D. Masi, SrVP
PersTr: Thomas H. Heywood, VP
CorpTr,EmplBen: Edward H. Faber, VP
TrInv: William W. Vogel, VP
ComTrF: Mary C. Fitzgerald, TO
Nb: Rufus P. Cushman, III, TO

BAYBANK VALLEY TRUST
Valley Bank Tower
1500 Main St. 01115
(Affiliate of BayBanks Trust System)
PersTr: Peter Weston, TO
TrSvcs: Constance R. Fritsch, TO
TrInv: William F. Shea, VP
EstSettlmt,Tax: Joan S. Nolan, VP
Nb: Dennis N. Poissant, VP

MULTIBANK NATIONAL OF WESTERN MASSACHUSETTS
P.O. Box 1489, 1666 Main St. 01101
413/739-7201 Tr$14 Mil
(Trust branches in Northampton, Springfield & West Springfield)
Hd: Debra Anderson, TO
Nb: Larry Brand

SHAWMUT FIRST BANK AND TRUST COMPANY
127 State St. 01103
413/737-4321 Tr$430 Mil
(Branch in Holyoke)
Hd: Edward T. Heaphy, Jr., SrVP&SrTO
PersTr,Nb: Richard J. Driscoll, VP&TO
TrAdmin: Whiting S. Houston, Jr., VP&TO
TrInv: Rene G. Ledoux, VP&IO
ComTrF: Robert Humberston, IO
EmplBen,Nb: Joanne Lusignan, AsstPenTO
TrOpers: Clayton Bohanon, AsstTOpO

Taunton

BAYBANK UNITED,N.A.
66 Main St. 02780
617/823-4501
TrSvcs: John Pereira, VP&TO
Nb: Charles J. Glynn, VP&TO

Vineyard Haven

MARTHA'S VINEYARD NATIONAL BANK
Main St. 02568
617/693-9400 Tr$8.4 Mil
Hd: G. A. Scheller, TO

Waltham

GUARANTY-FIRST TRUST CO.
P.O. Box 389 02154
617/899-2100 Tr$5.42 Mil
Hd: Thomas W. Sullivan, VP&TO

Ware

WARE TRUST CO.
73 Main St. 01082
413/967-5961 Tr$4.3 Mil
Hd: Joyce R. Fulton, Pres

Wellesley

SOUTH SHORE BANK
555 Washington St. 02181
617/235-3000
(Branch of Quincy)
Nb: Franklin Nahigian, TO

West Springfield

PARK WEST BANK & TRUST CO.
11 Central St. 01089
413/781-7500 Tr$25 Mil
Hd,TrInv,EmplBen: Donald L. Ugolini, VP&TO
PersTr,TrOpers: Richard C. Christiansen, TO

Williamstown

WILLIAMSTOWN NATIONAL BANK
P.O. Box 427 01267
413/458-5751 Tr/u$3 Mil
Hd,PersTr,CorpTr: H. A. Coulter, Pres
TrInv,TrOpers,Nb: D. L. Horton, AsstVP
Joan Milberry, TO
ComTrF,EmplBen: W. H. Northrup, VP

Worcester

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
390 Main Street, Ste. 208 01608
617/755-4277
Clifford F. Prentice, VP
W. Edmond Zorigian, SrTO

FIRST SAFETY FUND NATIONAL BANK
200 Commercial St. 01608
617/791-6271
(Branch of Fitchburg)
James S. Dymek, VP&TO

GUARANTY BANK & TRUST CO.
370 Main St. 01608
617/791-7811 Tr$103 Mil
Hd,PersTr: D. E. Weeks, VP&SrTO
PersTr,Mktg,EmplBen: Richard E. Johnson, VP
CorpTr,ComTrF: S. B. Kalloch, TO
TrOpers: S. A. Ames, TOpO
TrInv: R. Richard Wilson, VP
Taxes: Rene Pepin, TO
Nb: J. G. Kilpatrick, VP

MECHANICS BANK
Worcester Center 01608
617/798-2561 Tr$140 Mil
Harry G. Bayliss, ExecVP
Hd: Alan L. Newton, VP&SrTO
PersTr: Edward S. Lewis, VP&TO
Robert M. Flint, AsstVP&TO
CorpTr,EmplBen: Clarence A. Burley, AsstVP&TO
TrInv: Robert E. Baggs, VP&IO
TrOpers: Thomas L. Myette, TOpO
Tax: Patricia L. Jones, AsstVP&TrTxO
Nb: Mary M. McShea, TDBO

SHAWMUT WORCESTER COUNTY BANK,N.A.
446 Main St. 01608
617/793-4322 Tr$394 Mil
Hd: Thomas B. Brown, SrVP&TO
PersTr,Est: David A. Kearsley, VP
CorpTr,TrOpers: William V. Zaleski, VP
TrInv,ComTrF: David O. Rajala, VP
EmplBen: Philip R. Welsher, VP
Nb: John E. Mackintire, VP

Yarmouth Port

THE FIRST NATIONAL BANK OF BOSTON
Trust Representative Office
125 Main Street 02675
617/362-4553
William S. Anthony, VP
Robert F. Fitzpatrick, SrTO
William R. Blair, AsstTO
Mildred L. Roy, AsstTO

Mount Pleasant Hospital
alcoholism treatment

It's Good Business Sense . . .

You don't expect your employee or employees to have a problem that costs you money, disrupts the staff or hurts the company, but it can happen. Before it does, call us —
581-5600

Employee Assistance Program Consulting/Supervision
evaluation • awareness • follow-up • no-fee
17 years of experience • JCAH approved
60 Granite Street, Lynn, MA 01904 (617) 581-5600 Extension 139

MICHIGAN

Adrian

ANN ARBOR TRUST CO.
(Operating in Office of Commercial Savings Bank)
117 E. Maumee 49221
Ronald Gardner, AsstVP

COMERICA BANK-DETROIT
(Operating in Office of Bank of Lenawee County)
102 East Maumee 49221
571/265-5144
Hd: Allan F. Brittain, Pres
PersTr: Michael L. Donahue, AsstVP

UNITED SAVINGS BANK OF TECUMSEH
4125 S. Occidental Hwy. 49221
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Alma

BANK OF ALMA
P.O. Box 191 48801
517/463-3131 Tr$8 Mil
Hd: Robert D. Hoxie, ExecVP&TO
Richard J. Balcom, TO
Nb: Sue Wadel

COMMERCIAL NATIONAL BANK
101 N. Pine River 48847
517/875-4144 Tr$4.9 Mil
Hd: Robert L. Brown, SrTO
Shelia R. Rummer, AsstTO

Alpena

COMERICA BANK-DETROIT
(Operating in Office of Alpena Savings Bank)
P.O. Box 337 49707
517/356-2131
Hd: F. Don Carl, Jr., Pres
PersTr,Nb: Thomas J. Webb, AsstVP

PEOPLES BANK AND TRUST OF ALPENA
200 W. Chisholm 49707
517/356-2241 Tr/o$16 Mil
Hd: Barbara Kieliszewski, AsstTO
TrOpers: Bette LaLonde

Ann Arbor

ANN ARBOR TRUST CO.
P.O. Box 8612 48107
313/994-5555 Tr$425 Mil
(Trust Service Offices in Adrian and Saline)
Hd: Earl H. Miner, SrVP&TO
PersTr: Howard Lewis, AsstVP
Catherine Collins, 2ndVP
Sandra K. Campbell, 2ndVP
CorpTr: Robert Chapman, VP
TrInv,ComTrF: Edward Sichler, III, VP
EmplBen: Charles S. Wright, 2ndVP
TrOpers: Charles Newman, AsstVP
Est&TrCoun: B. Todd Jones, VP&TO
Nb: Ronald Gardner, AsstVP
Indentures & Paying Agcs: Phillip Stokes, VP

COMERICA BANK-DETROIT
(Operating in Office of Huron Valley National Bank)
125 South Fifth Avenue 48108
313/761-2211
Hd: Charles E. Leahy, Pres
PersTr: Gary M. Schwind, AsstVP

FIRST OF AMERICA BANK-ANN ARBOR
101 S. Main St. 48107
313/995-7745 Tr$57 Mil
(Branches in Deerfield, South Lyon & Wayne)
Hd: Charles J. Schmidt, VP&TO
EmplBen: Thomas R. Kallewaard, TO
PersTr: Sandra Taggie, AsstTO
TrOpers: Blair Simmons

THE NATIONAL BANK & TRUST CO. OF ANN ARBOR
(Part of National Bank of Detroit Holding Co.)
P.O. Box 8601 48107
313/995-8180 Tr$235 Mil
(Branch in Dundee)
Hd: J. W. Donegan, VP&TO
PersTr: James Meretta, VP&TO
TrInv: Richard Platte, TrInvO
ComTrF: C. R. Miller, VP
EmplBen,Nb: Steven Hoffman, VP
Susan Sabo, TO
William J. Dunlap, TO
John Hanchak, TO
Doris I. Persyn, IO
PersTr,Nb: Mary Peckham, TO

Battle Creek

THE AMERICAN NATIONAL BANK IN BATTLE CREEK
P.O. Box 1617 49016
616/968-2251
(Operated by The American National Bank & Trust Co. of Michigan)
Hd: W. Quinn Kelly, VP&TO

COMERICA BANK-BATTLE CREEK
25 W. Michigan Mall 49017
616/966-6340
Hd: G. E. McKay, Jr., SrVP&TO
CorpTr,TrOpers: C. V. Van Syckle, AsstVP&TO
PersTr: J. L. Dale, AsstVP&TO
PersTr: F. A. Hanson, AsstVP&TO
TrInv: M. L. Mueller. TO
EmplBen: G. J. O'Hara, TO

FIRST OF AMERICA BANK-MICHIGAN,N.A.
Battle Creek Branch
65 South 20th Street 49015
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
1 W. Michigan Ave. 49014
616/962-9551
(Branch of Grand Rapids)
Hd: Thomas A. Phelps, VP
PersTr,Nb: C. James Frey, VP
EmplBen,Nb: William W. Williams

Bay City

MANUFACTURERS BANK OF BAY CITY
213 Center Ave., P.O. Box 69 48706
517/895-8521
(Branch of Manufacturers National Bank of Detroit)
Brian V. Howe, VP&SrTO
Robert A. Sajdak, TO

PEOPLES NATIONAL BANK & TRUST CO.
300 Center Ave. 48706
517/892-9280 Tr$150 Mil
Hd: Joseph A. Gorman, III, SrVP&TO
PersTr: George T. Barrett, VP&TO
CorpTr: Richard Ballor, TO
EmplBen: Laurie Dunaway, TO
TrInv: J. Thomas McDonugh, VP&TO
ComTrF: Robert T. McAlester, AsstVP&TO
TrOpers: Terry Bleshevski, TO
Nb: Hal Andres, AsstVP&TO

Benton Harbor

FARMERS & MERCHANTS NATIONAL BANK
Lock Box 308 49022
616/926-8211
(Affiliate of National Bank of Detroit)
Hd,PrsTr,CorpTr,EmplBen,Nb: James E. Taylor, VP&SrTO
TrInv,ComTrF: Mark Kruggel, VP&TrInvO
TrOpers,TDP: Grace Duffield, TOpO

INTER-CITY BANK
P.O. Box 1248 49022
616/927-2251 Tr$40 Mil
Hd,PersTr,Nb: Ronald D. Sonneman, SrVP&TO
TrInv,EmplBen: Harold E. Borlik, VP&TrInvO
ComTrF,TrOpers: Paul A. Monteith, VP&TO

PACESETTER BANK & TRUST-SOUTHWEST
1844 Colfax 49022
616/925-3259
(Branch of Niles)
Hd: David A. Hall, SrVP&TO
Nb: Michael A. Ayers, TNbO

Big Rapids

CENTRAL MICHIGAN BANK & TRUST
101 N. Michigan Ave. 49307
616/796-2661 Tr$2.5 Mil
Hd: R. E. Scroggins, TO

FIRST NATIONAL BANK & TRUST
125 North Michigan Ave. 49307
616/796-9944 Tr$3.3 Mil
Hd: Karl W. Linebaugh

Birmingham

COMERICA BANK-DETROIT
188 N. Woodward Avenue 48011
313/644-2733
Hd: William A. Penner Jr., VP
Nb: G. E. Pyle, VP

MANUFACTURERS NATIONAL BANK OF DETROIT
1166 N. Woodward Ave. 48011
313/642-8444
(Branch of Detroit
Hd: Sinclair J. Harcus, VP&SrTO

Bloomfield Hills

NATIONAL BANK OF DETROIT
1116 W. Long Lake Rd. 48013
313/645-6600
(Branch of Detroit)
Frederick H. Gravelle, VP
Nb,PersTr: Edward M. Forton, 2ndVP

Britton

UNITED SAVINGS BANK OF TECUMSEH
102 West Chicago Blvd. 49229
517/423-8373
(Branch of Tecumseh)
James L. Anderson, VP&TO
Lois A. Logan, TO

Brownstown Township

PEOPLES BANK & TRUST CO.
25000 Telegraph Rd. 48134
313/782-1717
(Branch of Trenton)
Hd: Lee Parks, Mgr

Cadillac

CADILLAC STATE BANK
P.O. Box 100 49601
616/775-4611 Tr$23 Mil
Hd: James C. W. Petersen, VP&TO
R. Norkoli, TO

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

Calumet

FIRST OF AMERICA BANK-COPPER COUNTRY
200 Fifth Street 49913
906/337-0200
(Services Provided by First of America Bank-Marquette, N.A.)

Caro

PEOPLES STATE BANK OF CARO
171 N. State St. 48723
517/673-2188
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Cass City

THUMB NATIONAL BANK & TRUST CO.
6132 E. Cass City Rd. 48726
(Branch of Pigeon)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Cassopolis

MICHIGAN NATIONAL BANK
117 S. Broadway 49031
616/445-2466
(Branch of Grand Rapids)

Cheboygan

COMERICA BANK-DETROIT
(Operating in Office of Citizens National Bank)
P.O. Box 10 49721
616/627-7111
Hd: Lyle McKinley, Pres
PersTr: Thomas J. Webb, AsstVP

FIRST OF AMERICA BANK-STRAITS
316 N. Main St. 49721
616/627-9945
(Services Provided by First of America Bank-Marquette,N.A.)

Clare

CHEMICAL BANK CLARE
807 McEwan St. 48617
517/386-3411 Tr$1.7 Mil
Hd: Robert H. Beacom, Pres&TO

COMERICA BANK-CENTRAL
10494 So. Clare Ave. 48617
(Branch of Comerica Bank-Midland)

Coldwater

BRANCH COUNTY BANK
100 W. Chicago St. 49036
517/278-7311 Tr$15.5 Mil
Hd: Wayne L. Haupt, VP&TO
TrOpers: Becky Rogers

SOUTHERN MICHIGAN NATIONAL BANK
51 W. Pearl St. 49036
517/279-7511 Tr$20 Mil
(Branches in Union City & Tekonsha)
Hd: James R. Cole, VP&TO
TrOpers,Nb: John H. Castle, AsstTO

Coldwater-Quincy

FIRST OF AMERICA BANK-SOUTH CENTRAL,N.A.
515 E. Chicago 49036
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Dearborn

DEARBORN BANK & TRUST CO.
23400 Michigan Ave. 48124
313/274-1000 Tr$12 Mil
Hd: Lionel Hampton, VP&TO
TrOpers: Margaret A. Tuckey, AsstTO

MANUFACTURERS NATIONAL BANK OF DETROIT
16150 Michigan Ave. 48126
313/584-2810
(Branch of Detroit)
Hd: Gordon G. Wright, VP&SrTO

NATIONAL BANK OF DETROIT
(Operating in Office of National Bank of Dearborn)
18800 Hubbard Dr. 48126
313/271-7710
Hd: Daniel J. Hogan, 2ndVP
Nb,PersTr: A. Stewart Kerr, TrRep

Deerfield

FIRST OF AMERICA BANK-DEERFIELD
164 Raisin St. 49238
517/447-3108
(Services Provided by First of America Bank-Ann Arbor)

Detroit

BANK OF THE COMMONWEALTH
719 Griswold St. 48226
313/496-6401 Tr$100 Mil
Hd: Leo D. Ottoni, VP&TO
PersTr: David G. Kovac, AsstVP
CorpTr: Carl Bardel, TO
TrOpers: Constance Miller, TO
EmplBen: John H. Denler, Jr., AsstVP

COMERICA BANK-DETROIT
211 W. Fort St. 48231
313/222-3300 Tr/o$5.3 Bil
(Branches in Adrian, Alpena, Ann Arbor, Birmingham, Cheboygan, Fenton, Gaylord, Grosse Point, Livonia, Southfield, Sterling Heights, Troy, Warren & Ypsilanti & Subsidiary in Boca Raton, FL)
Hd,TrAdmin: Cleveland Thurber, Jr., ExecVP
Hd,TrInv: Manown Kisor, Jr., ExecVP
PersTr: Robert S. Colladay, SrVP
PersTrSvcs: Andrew M. Savel, 1stVP
EmplBen: Terrence E. Keating, SrVP
TrOpers: James A. Mitchell, SrVP
CorpTr: Thomas V. Cliff, VP
MktgPlng: John B. Whitledge, VP
Nb,Pers: A. J. Tobin, VP
Nb,EmplBen: Robert J. Kay, TO

FIRST OF AMERICA BANK,N.A.-DETROIT
Penobscot, Bldg. 48226
Hd: R. William Shauman, Sr., VP&TO
TrInv: Gerald L. Seizert, AsstVP&TO
PersTr,CorpTr: David M. Graul, VP&TO
EmplBen: James A. Santillo, VP&TO
TrOpers: Gerald A. Bricker, VP&TO
Nb: Phillip P. Deutsch, VP&TO

MANUFACTURERS NATIONAL BANK OF DETROIT
100 Renaissance Center 48243
313/222-4000 Tr$13.1 Bil
(Branches in Bay City; Birmingham, Oakland Trust; Dearborn, Dearborn Trust; Grosse Pointe, Grosse Pointe Trust)
(Trust Service Offices: First State Bank of Charlevoix; Harbor Springs State Bank; Manufacturers Bank of Livonia; Peoples Bank of Port Huron; Manufacturers Bank of the Shores; Manufacturers Bank of Saline; Manufacturers Bank of Novi; Manufacturers Bank of Southfield; Grayling State Bank; Northwestern State Bank, East Jordan; Manufacturers Bank of Coopersville; Commercial State Savings Bank, Greenville; United Community Bank, Wayland)
Hd: Frank Couzens, Jr., ExecVP
PersTr: Richard W. Heiss, SrVP&SrTO
CorpTr,EmplBen: Robert R. Schoonbeck, 1stVP
CorpAgcy: Donald E. Black, VP&SrTO
TrInv: Benedict J. Smith, 1stVP
TrOpers: Paul C. Stoll, VP&SrTO
TrFin&Contr: Paul L. Saylor, VP&SrTO

MICHIGAN NATIONAL BANK OF DETROIT
1505 Woodward Ave. 48226
313/222-1970
(Branch of Troy)
Andrea L. Wulf, VP

NATIONAL BANK OF DETROIT
(Operating in Office of National Bank of Dearborn)
18800 Hubbard Dr. 48126
313/271-7711
Hd: Daniel J. Hogan, 2ndVP
Nb,PersTr: Sally J. Yerek, 2ndVP

NATIONAL BANK OF DETROIT
Woodward at Fort St. 48226
313/225-1000 Tr/o$10.4 Bil
(Offices in Bloomfield Hills, Dearborn, Grand Rapids, Grosse Pointe, Kalamazoo Portage, Lansing & Saginaw. Holding Company Offices in Traverse City & West Palm Beach, FL)
Hd: Jonathan T. Walton, ExecVP
CorpTr,EmplBen: Richard L. Kozlowski, 1stVP
TrInv: James M. Lane, SrVP
TrOpers: Ronald A. Colasanti, VP
Nb,Pers: F. Parker Colby, VP
Nb,EmplBen: Paul E. Jensen, 2ndVP
Nb: Richard L. Foersterling, VP

Dundee

NATIONAL BANK & TRUST CO. OF ANN ARBOR
(Operating in the Office of Monroe County Bank)
48131

East Lansing

EAST LANSING STATE BANK
100 W. Grand River Ave. 48823
517/337-4140 Tr$50 Mil
Hd: Paul N. Hocking, VP&TO
TrOpers: Edward A. Trautz, Jr., AsstVP
PersTr: Louis Monticello, AsstTO
Nancy A. Elwood, AsstVP

Empire

EMPIRE NATIONAL BANK
10210 Front St. 49630
616/947-2218
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Escanaba

FIRST NATIONAL BANK & TRUST CO.
1205 Ludington St. 49829
906/786-5010 Tr$49 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: J. C. Bissell, VP&TO
TrInv,ComTrF,TrOpers: J. L. Moffat, AsstVP&TO

STATE BANK OF ESCANABA
49829
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Fenton

COMERICA BANK-DETROIT
(Operating in Office of State Savings Bank of Fenton)
101 N. Leroy
P.O. Box 231 48430
313/629-2263
Hd: John M. Farr, Pres
PersTr: David E. Bryant, AsstVP
Nb: David C. Muzzall, AsstVP

Flat Rock

PEOPLES BANK & TRUST CO.
26350 E. Huron River Dr.
P.O. Box 247 48134
313/782-2427
(Branch of Trenton)
Hd: John W. Laub, VP

MICHIGAN (Cont'd)

Flint

CITIZENS COMMERCIAL & SAVINGS BANK
One Citizens Banking Center 48502
313/766-7500 Tr/o$453 Mil
(Branch in Owosso)
Hd: James S. Hamm, SrVP&TO
PersTr,Prob: Edward J. Tozer, VP&TO
EmplBen,CorpTr: Joseph A. Lemelin, AsstVP&TO
TrInv: Randall E. Thornton, VP&TO
Nb: James R. Heenan, VP&TO
TrOpers: Phillip L. Cook, AsstVP&TO

GENESEE MERCHANTS BANK & TRUST CO.
1 E. First St. 48502
313/766-8371 Tr$360 Mil
(Trust Service Offices in Peoples State Bank of Caro and Community State Bank of Fowlerville)
Hd: Webb F. Martin, SrVP
PersTr,Prob: Erik A. Warren, VP&StFCoun
TrInv,ComTrF: Carl A. Pohly, VP&SrTrInvO
EmplBen,CorpTr: J. Kay Dandaneau, AsstVP&TO
TrOpers: Randall L. Swift, AsstVP&TOpO
Nb: John P. Camilli, VP

MICHIGAN NATIONAL BANK
503 S. Saginaw St. 48502
313/762-5529
(Branch of Grand Rapids)
Hd: John D. Logan, VP
EmplBen,Nb: Jerry Williams, AsstVP
PersTr,Nb: Paul M. Gonyea, AsstVP

Fowlerville

COMMUNITY STATE BANK OF FOWLERVILLE
P.O. Box 375 48836
517/223-9111
(Services Provided by Genesee Merchants Bank and Trust Co. of Flint)

Frankenmuth

FRANKENMUTH BANK & TRUST
210 S. Main St. 48734
517/652-9944
Hd: Thomas A. Jaffke, ExecVP
PersTr: John E. Kelly, VP&TO
TrOpers: Frances Rodammer, TO

Fremont

FREMONT BANK & TRUST CO.
P.O. Box 100 49412
616/924-3400
Hd: Andrew Klassen, TO

OLD STATE BANK
P.O. Box 70 49412
616/924-2200
Hd: Sharla A. Schipper, VP&TO

Gaylord

COMERICA BANK-DETROIT
(Operating in Office of First National Bank of Gaylord)
P.O. Box 310 49735
517/732-1538
Hd: Conrad A. Schaffer, Pres
PersTr,Nb: Thomas B. Webb, AsstVP

Gibraltar

PEOPLES BANK & TRUST CO.
13880 Middle Gibraltar Rd. 48173
313/671-2504
(Branch of Trenton)
Hd: Thomas Allison, Mgr

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Grand Haven

PACESETTER BANK & TRUST-WEST
233 Washington St. 49417
616/842-3100 Tr$75 Mil
Hd,Nb: Harold C. Schmidt, VP&SrTO
PersTr,EmplBen: Eugene O. Harbeck, Jr., VP&TO
TrOpers: Katrina Van Houten

PEOPLES BANK & TRUST CO.
300 Washington St. 49417
616/842-4800
Hd,EmplBen: David C. Tans, AsstVP&TO
TrOpers: Carol D. Blaey, TO

Grand Rapids

FIRST OF AMERICA BANK-GRAND RAPIDS,N.A.
99 Monroe Avenue N.W. 49503
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

MICHIGAN NATIONAL BANK
77 Monroe Center, P.O. Box 1707 49501
616/451-7670 Tr$1.4 Bil
(Branches in Battle Creek, Cassopolis, Flint, Kalamazoo, Lansing, Port Huron, Traverse City & Saginaw)
Hd: Thomas C. Robberson, SrVP
PersTr: R. Park Johnston, VP
CorpTr: Thomas De Fer, VP
EmplBen,Nb: Robert E. Whitelaw, VP
TrOpers: Alfred C. Pfeiffer, VP
PersTr,Nb: Robert R. Van Dongen, VP

NATIONAL BANK OF DETROIT
190 Monroe NW 49503
616/538-7490
Ronald T. Ostan, AsstVP-PersTrAdm&Dev
EmplBen: Jack I. Westrate, 2ndVP

OLD KENT BANK & TRUST CO.
One Vandenberg Center 49503
616/774-5209 Tr$1.102 Bil
Hd: James B. Wynsma, SrVP
PersTr: Brian Downs, VP
CorpTr: Jack Schneider, CTO
TrInv,ComTrF: James M. LaFleur, SrVP
EmplBen: Phil Allen, VP
TrOpers: Larry DeBruyne, VP
Nb: Michael Taylor, VP

UNION BANK & TRUST CO.,NatAssn
200 Ottawa Ave. N.W. 49502
616/451-7189 Tr$251 Mil
Hd,PersTr,Nb: Philip S. King, VP&SrTO
CorpTr,ComTrF,EmplBen: Peter G. Hoek, VP&TO
TrInv: William N. Stellin, VP&TO
TrOpers: Sandra Frechette
Nb: M. B. Schotten, VP

Greenville

COMMERCIAL STATE SAVINGS BANK
P.O. Box 227 48838
616/754-7111 Tr/u$1 Mil
Hd: George E. Ranney, Pres&TO

Grosse Ile

PEOPLES BANK & TRUST CO.
7799 Macomb 48138
313/671-2517
(Branch of Trenton)
Hd: Philip B. DeJaeger, Mgr

Grosse Pointe

COMERICA BANK-GROSSE POINTE,N.A.
415 Fisher Rd. 48230
313/222-3300
(Subsidiary of Detroit)
Hd: John S. Snyder, VP
TrInv: Donald R. Spencer, VP
PersTr: John P. Worcester, VP
Allan P. Cary, AsstVP

NATIONAL BANK OF DETROIT
685 St. Clair 48230
313/884-3760
(Branch of Detroit)
Hd: John E. Caulkins, VP
Nb,PersTr: Robert A. Hackathorn, 2ndVP

Grosse Pointe Woods

MANUFACTURERS NATIONAL BANK OF DETROIT
20180 Mack Ave. 48236
313/886-4530
(Branch of Detroit)
Hd: Brian V. Howe, VP&SrTO

Hancock

SUPERIOR NATIONAL BANK & TRUST CO.
235 Quincy St. 49930
906/482-0404 Tr$50 Mil
Hd: Stephen J. Albers, TO

Hartford

FIRST OF AMERICA BANK-VAN BUREN, N.A.
P.O. Box 335 49057
616/621-2405
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Hastings

HASTINGS CITY BANK
150 W. Court St. 49058
616/945-2401 Tr$6 Mil
Hd: David K. Ellis, VP&TO

Hillsdale

THE HILLSDALE COUNTY NATIONAL BANK
30 S. Howell St. 49242
517/437-3371 Tr$14 Mil
Hd,PersTr,TrInv,Est,Nb: William J. Jugovic, AsstVP&TO
EmplBen,Gdnshp: Thomas Burger, TrAdm
TrOpers: Jane C. Thompson, AsstTO

Holland

FIRST OF AMERICA BANK-HOLLAND,N.A.
One W. 8th St. 49423
616/392-3125
(Services Provided by First of America Bank-Michigan,N.A., Kalamazoo)

Iron Mountain

COMMERCIAL NATIONAL BANK AND TRUST CO.
P.O. Box 550 49801
906/744-4141
Hd,PersTr,CorpTr,Nb: Louis G. Smith, TO
TrOpers: Shirley A. Larson, AsstTO

Ironwood

FIRST OF AMERICA BANK-GOGEBIC, N.A.
200 S. Suffolk St. 49938
906/932-1550
(Services Provided by First of America Bank-Marquette, N.A.)

Ishpeming

MINERS FIRST NATIONAL BANK & TRUST CO.
101 N. Main St. 49849
906/486-4407 Tr$4 Mil
Hd: Carol A. Brown, TO

THE PENINSULA BANK
P.O. Box 470 49849
906/485-6333 Tr$1.5 Mil
Hd: James E. Lawson, VP&TO

Jackson

CITY BANK & TRUST CO.,NatAssn
1 Jackson Sq. 49201
517/788-2771 Tr$200 Mil
Hd,Nb: E. Bennett Wandel
PersTr: Robert Carlson
CorpTr,EmplBen: David TerMeer
TrInv,ComTrF: Howard Snell
TrOpers: Janet Clevenger

NATIONAL BANK OF JACKSON
245 W. Michigan Ave. 49201
517/788-5153 Tr$130 Mil
Hd: Daniel H. Calkins, SrVP
PersTr: T. A. Cusick, VP&TO
CorpTr,ComTrF,EmplBen: K. A. Walz, TO
TrInv: Thomas McCarrell
Nb: Gerald F. Petersen, TO
TrOpers: Katherine Thompson, TO

Kalamazoo

AMERICAN NATIONAL BANK & TRUST CO.
151 E. Michigan Ave. 49007
616/383-6940 Tr$330 Mil
Hd: Floyd L. Parks, ExecVP&TO
PersTr: Ronald L. Kilgore, VP&TO
Prob: Walter Reed, VP&ProbO
CorpTr,TrOpers: Robert W. Cunningham, TOpO
TrInv,ComTrF: David C. Blough, VP&TrInvO
EmplBen: Joseph Spoerl, VP&TO
Nb: W. Quinn Kelly, VP&TO

COMERICA BANK-KALAMAZOO
151 S. Rose St. 49007
616/383-6573
Hd,TrInv: John C. Wattles, SrVP&TO
Nb: Frederick K. Doyle, AsstVP
Nb: David D. Oakland, AsstVP
ProbAdmin: Wayne G. Ramsey, TO
EmplBen: Bryan C. Walling, TO
TrOpers: Stephen W. Popplewell, AsstTO
TrInv: Michael L. Mueller, IO
PersTr: Garry P. Kempker, AcctAdmin

FIRST OF AMERICA BANK-MICHIGAN,N.A.
108 E. Michigan Ave. 49006
616/383-9154 Tr$700 Mil
(Trust Service Offices in Battle Creek, Coldwater-Quincy, Escanaba, Grand Rapids, Hartford & Holland)
Hd: John B. Rapp, SrVP
PersTr: Fritz Kirkpatrick, VP
TrInv,ComTrF: Sam Stone, VP
EmplBen: Noel Ocen, AsstVP
TrOpers: Tom Schreuder, VP
Nb: Phillip P. Deutsch, VP

MICHIGAN NATIONAL BANK
107 W. Michigan 49005
616/382-6840
(Branch of Grand Rapids)

Kalamazoo Portage

NATIONAL BANK OF DETROIT
(Operating in Office of NBD Portage Bank)
6400 S. Westnedge 49081
616/323-9840
CorpTr: Jack I. Westrate, 2ndVP
PersTr: Ronald T. Ostan, AsstVP

Kalkaska

EMPIRE NATIONAL BANK
P.O. Box 51 49646
616/947-2215
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

★Lansing

AMERICAN BANK & TRUST CO.
101 S. Washington Square 48933
517/374-5291 Tr$150 Mil
Hd: Joseph A. Caruso, SrVP&SrTO
PersTr: William R. Sanford, VP
EmplBen: Jacob E. Cook, VP
Prob: David R. Dean, VP

BANK OF LANSING
P.O. Box 1170 48904
517/372-9230
Hd,TrInv,Nb: David J. Zimmer, VP&TO
PersTr: Glenda S. Hanslovsky, TO
EmplBen: Howard J. Anderson, AsstVP&TO
TrOpers: Patricia A. Lebsack, TO

MICHIGAN NATIONAL BANK
124 W. Allegan 48904
517/377-3446
(Branch of Grand Rapids)
Hd: Daniel Cogan, VP
EmplBen,Nb: Ralph Faulhaber, AsstVP
PersTr,Nb: John W. Findley, VP

NATIONAL BANK OF DETROIT
(Operating in Offices of NBD Commerce Bank)
300 South Capital Ave. 48933
517/371-1333
Thomas L. Swets, AsstVP

Lapeer

THE FIRST NATIONAL BANK
220 W. Nepessing St. 48446
313/664-2946 Tr$7.5 Mil
Hd: Philip Clark, VP&TO

LAPEER COUNTY BANK & TRUST CO.
P.O. Box 250 48446
313/664-2977 Tr$14 Mil
Hd: Kenneth Ewing, VP&TO
Priscilla Beyer, AsstTO

Leland

EMPIRE NATIONAL BANK
109 N. Main St. 49654
616/947-2219
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Livonia

COMERICA BANK-LIVONIA
33400 W. Six Mile Road 48152
313/525-5550
(Subsidiary of Detroit)
Hd: Daniel J. Kennedy
Nb: Irving Herman, AsstVP

Ludington

LUDINGTON BANK & TRUST CO.
One Financial Plaza 49431
616/845-5144 Tr$19 Mil
Hd: Ben Myler, TO
Paul J. Ryan, AsstTO
TrOpers: Jean Taylor, TOpO

Manistee

MANISTEE BANK & TRUST CO.
375 River St. 49660
616/723-6565 Tr$25 Mil
Hd: Nathan B. Williams, SrVP&SrTO
TrOpers: S. Pelarski, TO
Est: L. Sandborg, TO

Marcellus

G. W. JONES EXCHANGE BANK
P.O. Box 246 49067
616/646-2151
Hd: Cordell R. Jones, VP

Marquette

FIRST OF AMERICA BANK-MARQUETTE,N.A.
Front at Washington Sts. 49855
(Trust Service Offices in Calumet, Cheboygan, Ironwood, Menominee, Munising, Sault Ste. Marie & Stambaugh)
Hd: Danny M. Dawidowski, VP&SrTO
TrOpers: Sadie M. Hakkinen, AsstVP&TO

THE FIRST NATIONAL BANK & TRUST CO.
101 W. Washington St. 49855
906/228-7900 Tr$100 Mil
Hd: Harold N. Herlich, Jr., SrVP&TO

Menominee

FIRST OF AMERICA BANK-MENOMINEE
949 First St. 49858
906/863-2603
(Services Provided by First of America Bank-Marquette)

FIRST NATIONAL BANK & TRUST OF MENOMINEE
962 First St. 49858
906/863-5515 Tr$13 Mil
Hd: John L. Moffat
TrOpers: Barbara J. Wood, TO

We specialize in complete Trust, Agency and Estate services.

CITIZENS BANK TRUST DIVISION

- Pension and Profit Sharing
- Asset Management
- Corporate Trustee
- Trust and Estate Administration
- Personal Trust Accounting Services

For Experience, Value and Service, contact:
PHILLIP COOK
Trust Operations (313) 766-7809

Citizens Bank
Resourceful people helping you

Trust Division • One Citizens Banking Center • Flint, Michigan 48502

MICHIGAN (Cont'd)

Midland

CHEMICAL BANK & TRUST CO.
P.O. Box 231 48640
517/631-9200 Tr$117 Mil
Hd,PersTr,Nb: Eugene B. Skeebo, SrVP&SrTO
CorpTr,ComTrF: John Ujevich, VP&TO
TrInv,EmplBen: William C. Lauderback, VP&TO

COMERICA BANK-MIDLAND
201 MacDonald St. 48640
517/631-9000 Tr$120 Mil
(Trust Service Offices in Clare, Shepherd & West Branch)
Hd,Nb: John M. Walsh, SrVP
TrInv,EmplBen,ComTrF: Dan N. Brown, VP&TO
TrOpers: Hans J. Schmidt, TO
Taxes,PersTr: S. Rose

Monroe

MONROE BANK & TRUST
P.O. Box 740 48161
313/241-3431 Tr$100 Mil
Hd: John F. Weaver, ExecVP&SrTO
William M. Aldrich, TO
Ronald V. Green, TO
Thomas J. Bruck, TO

SECURITY BANK OF MONROE
28 E. Front St. 48161
313/241-6262 Tr$32 Mil
Hd: V. N. Pagani, VP&TO
TrOpers: Mike McCormick, AsstTO

Mount Pleasant

ISABELLA BANK & TRUST
P.O. Drawer 100 48858
517/772-9471 Tr$8.38 Mil
Hd: Paul C. Siers, TO
Cynthia A. Brownson, TrAdm

Munising

FIRST OF AMERICA BANK-ALGER N.A.
101 W. Munising Ave. 49862
906/387-2610
(Services provided by First of America Bank-Marquette, N.A.)

Muskegon

FMB-LUMBERMAN'S BANK
One Lumberman's Square 49443
616/725-4000 Tr$90 Mil
Hd,Nb,EmplBen,TrOpers: James G. McCall, VP&TO
Prob&PersTr: James J. Obermiller, VP&TO
CorpTr: Marilyn Ballantyne, TO
Inv,ComTrF: Les Horwitz, TrInvO

FIRST OF AMERICAN BANK-MUSKEGAN
335 Muskegon Mall 49443
616/722-7683
Hd,Nb: John W. Nicholson, VP&TO
PersTr: Adeline R. Thompson, AsstVP&TO
Louisa M. Vargo, AsstVP&TO
CorpTr,EmplBen: Richard J. Zinger, VP&TO
TrOprs: Robert H. Crouch, TOpO

HACKLEY BANK & TRUST,NatAssn
P.O. Box 1215 49443
616/739-0123 Tr$120 Mil
Hd: Thomas E. Munroe, VP&SrTO
PersTr: Loa E. Vandervelde, TrAdm
PersProb: Norma York-Bremer, AsstVP&TO
TrInv: John D. McDougle, VP&IO
TrOpers: Ronald K. Pratt
EmplBen: Richard W. Galy, TO
Nb: Raymond G. Hanslits, VP&TO

Negaunee

THE FIRST NATIONAL BANK OF NEGAUNEE
P.O. Box 668 49866
906/475-4151 Tr$5 Mil
Donald A. Maki, TO

Niles

PACESETTER BANK & TRUST-SOUTHWEST
210 E. Main St. 49120
616/683-4000 Tr$150 Mil
(Branch in Benton Harbor)
Hd: David A. Hall, SrVP&SrTO
CorpTr: Kevin M. Powers, TO
TrInv: George E. Wehrle, VP&TrInvO
EmplBen: James C. Zaher, TO
TrOpers: David M. Sands, AsstVP
Nb: Michael A. Ayers, TNbO

Northport

EMPIRE NATIONAL BANK
122 E. Nagonaba 49670
616/947-2214
(Branch of Traverse City)
Hd: L. Richard Schneider, GpVP

Owosso

PACESETTER BANK & TRUST
123 Washington 48867
517/723-8811 Tr$39 Mil
(Trust Service Office in Brighton State Bank)
Hd: Daniel K. Pierce, VP&SrTO
PersTr: Brenda Haybarker, TO
TrOpers: Shirley Gibson

Petoskey

FIRST NATIONAL BANK & TRUST CO.
Mitchell & Howard Sts. 49770
616/347-7711
Hd,PersTr,CorpTr,Nb: Frederick A. Meier, VP&TO
TrOpers: Lou Ann Mulvaney, TO

STATE BANK & TRUST CO.
P.O. Box 567 49770
616/347-5050 Tr$17 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids)
Hd: Robert C. Prevette, AsstVP&TO
PersTr: Philip H. Millard, TO

Pigeon

THUMB NATIONAL BANK & TRUST CO.
P.O. Box 430 48755
517/453-3113 Tr$10 Mil
(Branch in Cass City)
Hd: John B. Schaefer, TO
TrOpers: Sandra Heck, TO

Port Huron

MICHIGAN NATIONAL BANK
800 Military St. 48060
313/987-1827
(Branch of Grand Rapids)
Hd: David VanCamp, VP
EmplBen,Nb: Jerry Williams

Quincy

FIRST OF AMERICA BANK
P.O. Box 8 49082
517/639-3745
Hd: Richard Huttenlocker, AsstVP

Riverview

PEOPLES BANK & TRUST CO.
17825 Fort St. 48192
313/282-6841
(Branch of Trenton)
Hd: Vince McShane, VP

Rockwood

PEOPLES BANK & TRUST CO.
22475 Huron River Dr. 48173
313/379-9606
(Branch of Trenton)
Hd: Alfred Forkas, VP

Royal Oak

FIRST OF AMERICA-WAYNE OAKLAND
P.O. Box 1158 48072
313/288-604 Tr$70 Mil
Hd: David E. Swanchara, VP&SrTO
Est,PersTr,CorpTr: Nellie B. Morgan, TO
EmplBen: Charles T. Lemke, TO
Nb: Ann Alford, TO
TrOpers: Patricia Potter

Saginaw

MICHIGAN NATIONAL BANK
501 Lapeer St. 48607
517/776-6290
(Branch of Grand Rapids)
Hd: Barry D. Babbitt, VP
EmplBen,Nb: Jerry Williams, AsstVP

NATIONAL BANK OF DETROIT
(Operating in Offices of First State Bank of Saginaw)
1156 North Niagara Ave. 48605
517/771-2525
Richard J. Stringer, TO
David J. Homan, TO

SECOND NATIONAL BANK OF SAGINAW
101 N. Washington Ave. 48607
517/776-7440 Tr$190 Mil
Hd: Kim Gardey, SrVP&SrTO
Nb: Robert Whiting, TO
TrInv: Edward Majask, VP&TO
TrOpers: Jere Bendes, Mgr
LegalDiv: William Berton, TO
Tax: Elmer Hecht, TO
PersTr: Donald List, TO
ComTrF: David Kessel, TO
EmplBen: James Neumeyer, RetPlngMgr

St. Clair

COMMERCIAL & SAVINGS BANK OF ST. CLAIR COUNTY
P.O. Box 28 48079
313/329-2246 Tr$64 Mil
Hd,TrInv,Nb: Charles W. Staiger, VP
PersTr,TrOpers,Nb: Margaret Pavey, TrAdm
PersTr: Mary Richert, TrTxO
PersTr: Kathee Harrison
Evelyn Gillies
EmplBen: Richard Brenner

St. Johns

CLINTON NATIONAL BANK & TRUST CO.
200 N. Clinton Ave. 48879
517/224-2351 Tr$44.3 Mil
Hd: Rollin A. Huard, Jr., VP&TO
Charles J. Halfmann, TO

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Saline

ANN ARBOR TRUST CO.
(Operating in Office of Citizens Bank of Saline)
114 E. Michigan Ave. 48176
Ronald Gardner, AsstVP

Sault Ste. Marie

FIRST OF AMERICA BANK- SAULT STE. MARIE, N.A.
320 Ashmun St. 49783
906/635-5201
(Services Provided by First of America Bank-Marquette, N.A.)

Scottville

STATE SAVINGS BANK
P.O. Box 278 49454
616/757-4751
Hd: Clare W. Reeds, TO

Shepherd

COMERICA BANK-CENTRAL
258 W. Wright 48883
(Branch of Comerica Bank-Midland)

South Haven

CITIZENS TRUST & SAVINGS BANK
P.O. Box 449 49090
616/637-2141 Tr$30 Mil
Hd: William L. Rockhold, VP&TO
John M. Thomas, VP&TO
Gilbert C. Jillson, VP
TrOpers: Leslie K. Muske

South Lyon

STATE SAVINGS BANK
200 West Lake St. 48178
313/437-8151
(Services Provided by First of America Bank-Ann Arbor)

South Rockwood

PEOPLES BANK & TRUST CO.
12754 Dixie Hwy. 48179
(Branch of Trenton)
Hd: Alfred Farkas, VP

Southfield

COMERICA BANK-SOUTHFIELD
27777 Franklin Road 48034
313/355-1424
(Subsidiary of Detroit)
Hd: Raymond E. Wilson, Pres

Southgate

SECURITY BANK & TRUST CO.
P.O. Box 1099 48195
313/281-5420 Tr$90 Mil
Hd,Nb: William C. Hamming, SrVP&TO
PersTr: David W. LeBar, AsstVP&TO
CorpTr,EmplBen: Claude Wininger, TO
TrInv: Ronald Mitchell, TrInvO
TrOpers: Colleen McDonald, AsstTO

Stambaugh

FIRST OF AMERICA BANK-IRON COUNTY
402 Washington St. 49964
906/264-5191
(Services Provided by First of America Bank-Marquette, N.A.)

Sterling Heights

COMERICA BANK-STERLING HEIGHTS, N.A.
36910 Van Dyke 48077
313/264-7530
(Subsidiary of Detroit)
Hd: William H. Heck, Pres

Sturgis

THE CITIZENS STATE BANK
100 E. Chicago Rd. 49091
616/651-4711 Tr$25 Mil
Hd: E. C. Leer, VP&TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box C 49091
616/651-8551 Tr$18 Mil
Hd: William C. Boersma, SrVP
David E. Watters, VP&TO

Tecumseh

UNITED SAVINGS BANK OF TECUMSEH
P.O. Box 248 49286
517/423-8373 Tr$18 Mil
(Branches in Adrian and Britton)
Hd: James L. Anderson, VP&TO
Lois A. Logan, TO

Three Rivers

FIRST NATIONAL BANK
P.O. Box 407 49093
616/273-1715 Tr$8.5 Mil
Hd: John McKillen, VP&TO

Traverse City

EMPIRE NATIONAL BANK
1227 E. Front 49684
616/947-2111 Tr$45 Mil
(Branches in Empire, Kalkaska, Leland & Northport)
Hd: James M. Merenda, VP&SrTO
TrOpers: Roger L. Smith, AsstVP
Inv,Admin: George G. Strietmann, InvMgr
EmplBen: Frank Roder, RetMgr

FINANCIAL SERVICES OF MICHIGAN, INC.
806 Garfield Ave., Ste. D 49684
616/941-4440
(Subsidiary of NBD Bancorp, Inc.)
David S. Williams, VP

MICHIGAN NATIONAL BANK
10850 Traverse Hwy. 49684
616/941-0111
(Branch of Grand Rapids)
Hd: Scot J. MacDonald, AsstVP

NATIONAL BANK & TRUST CO.
P.O. Box 549 49684
616/947-1000 Tr$22 Mil
Hd,PersTr,Nb: Rodney A. Kurtz, VP&TO

PACESETTER BANK & TRUST-GRAND TRAVERSE
102 W. Front St. 49684
616/947-1100 Tr$125 Mil
Hd: Dennis W. Piskor, SrVP&TO

Trenton

PEOPLES BANK & TRUST CO.
2674 West Jefferson Ave. 48183
313/671-2624 Tr$56 Mil
(Branch of Old Kent Bank & Trust Co., Grand Rapids. Branches in Brownstown Township, Flat Rock, Gibraltar, Grosse Ile, Riverview, Rockwood, S. Rockwood, Waltz & Woodhaven)
Hd,TrInv,Nb: Lester R. Pinks, SrVP&TO
CorpTr,EmplBen: Thomas D. Gould, TO
PersTr,ComTrF: Margaret A. Lance, TO

TRENTON BANK AND TRUST COMPANY
2675 West Jefferson Ave. 48183
313/676-0300 Tr$10 Mil
Hd: Richard Kohl, VP&TO
C. L. Marcoux, Pres,CEO&TO

Troy

COMERICA BANK-TROY
(Subsidiary of Detroit)
4999 Crooks Road 48077
313/641-7111
Hd: Lawrence R. Tierney, Pres
Nb: G. E. Pyle, VP

MICHIGAN NATIONAL BANK OF DETROIT
1000 West Maple 48099
313/362-2210
(Branch in Detroit)
Hd: M. Richard Olson, SrVP
PersTr,CorpTr: Peter E. McLellan, GpVP
ComTrF: Susan J. Malzahn, TO
EmplBen: George D. Sutton, VP
TrOpers: Andrea L. Wulf, GpVP
Nb: Peter W. Ronan, GpVP

Waltz

PEOPLES BANK & TRUST CO.
28106 Waltz Rd. 48164
(Branch of Trenton)
Hd: Marie Hale, Mgr

Warren

COMERICA BANK-WARREN, N.A.
30500 Van Dyke 48093
313/751-4000
(Subsidiary of Detroit)
Hd: Gary W. Laidlaw, Pres

Wayne

WAYNE BANK
35215 Park at Biddle, P.O. Box 804 48184
313/721-4151
(Services Provided by First of America Bank-Ann Arbor)

Woodhaven

PEOPLES BANK & TRUST CO.
19555 West Rd. 48183
313/671-2508
(Branch of Trenton)
Hd: Kevin Theisen, AsstVP

West Branch

COMERICA BANK-WEST BRANCH,N.A.
502 W. Houghton Ave. 48661
(Branch of Comerica Bank-Midland)

Ypsilanti

COMERICA BANK-DETROIT
(Operating in Office of Ypsilanti Savings Bank, Ypsilanti)
301 West Michigan 48197
313/483-3542
Hd: James B. Pate, Pres
Nb: David C. Muzzall, AsstVP
PersTr: Gary Schwind, AsstVP

Zeeland

FIRST MICHIGAN BANK & TRUST CO.
P.O. Box 300 49464
616/772-3100 Tr$117 Mil
Hd,EmplBen: Henry B. Visscher, VP&TO
CorpTr: Joe Dalman, AsstVP
TrInv,ComTrF: Jim Dodge, TrInvO
Nb: Monte Fineout, VP
PersTr: Karen Overbeek, TO

MINNESOTA

Austin

FIRST NATIONAL BANK
P.O. Box 537 55912
507/433-0202 Tr$3 Mil
Hd,PerTr,Nb: J. D. Hausman, VP&TO
PersTr: Michaela M. Belatti, TO
TrOpers: Shirley M. Terry, AsstTO

MINNESOTA TRUST CO.
107 W. Oakland Ave. 55912
507/437-3231 Tr$5 Mil
Hd,TrInv: Warren F. Plunkett, Pres
PersTr,TrOpers: Kurt Stertz
CorpTr,EmplBen: P. D. Plunkett, VP

Crookston

CROOKSTON NATIONAL BANK
P.O. Box 619 56716
218/281-1976
Hd: Robert R. Sobohik, Pres&TO

Duluth

FIRST BANK,N.A.-DULUTH
306 W. Superior St. 55801
218/723-2891 Tr$290 Mil
Hd: James E. Anderson, SrVP
Prob: Donald W. Nygaard, VP
TrInv: Thomas W. Brechlin, VP
CorpTr: William A. Spang
EmplBen: Thomas F. Beaupre, AsstVP
TrOpers: Barbara J. Edstrom, TOpO
Nb: Helena E. Jackson, AsstVP

FIRST NATIONAL BANK
230 W. Superior St. 55801
218/723-2765 Tr$244 Mil
Hd: Bruce P. Wagner, SrVP
PersTr: Bruce W. Potter, VP
CorpTr: Larry H. Duncan, AsstVP
TrInv: Donald A. Carlson, VP
EmplBen: Thomas W. Conklin, TO
TrOpers: Martin M. MacLean, TOpMgr
Nb: Dennis N. Whitmer, TO

NORTHWESTERN BANK OF COMMERCE
131 W. Superior St. 55802
218/722-4784 Tr$31 Mil
Hd: William F. Zelen, VP&SrTO
TrOpers: Ross S. Maynard, AsstTO

Fairmont

THE MARTIN COUNTY NATIONAL BANK OF FAIRMONT
P.O. Box 848 56031
507/235-5538

Hastings

FIRST NATIONAL BANK
119 W. 2nd St. 55033
612/437-3106 Tr$1.2 Mil
Hd: L. N. Conzemius, SrVP&TO

Hoyt Lakes

FIRST NORTHWESTERN NATIONAL BANK
P.O. Box 475 55750
218/225-2107 Tr$10 Mil
Hd: Arlen G. Swanson, TO

Hutchinson

CITIZENS BANK & TRUST CO.
102 Main St. S. 55350
612/587-2233 Tr$7.5 Mil
Hd: D. H. Jensen, SrVP,TO&Csh
T. A. Burich, ExecVP&TO
P. T. Stallman, AsstVP&TO

Marshall

FIRST AMERICAN BANK & TRUST OF MARSHALL
P.O. Box 131 56258
507/537-0266 Tr$80 Mil
Hd,Nb,EmplBen: Mark Stenson, VP&TO
Inv: Barbara Atha, TO
Prob,RE: Dave Miller, TO
TrInv: Janet Vandendriessche, TO
TrOpers: Julie Coudron

Minneapolis

THE F&M MARQUETTE NATIONAL BANK
777 Marquette Ave. 55480
612/341-5677 Tr$570 Mil
Hd: Richard B. Hume, VP&SrTO
PersTr: David Johnston, VP&TO
CorpTr: George Scalia, TO
EmplBen: David E. Hartle, VP&TO
TrOpers: Jim Petrich, AsstVP&TO
Nb: Karen Omtvedt, AsstVP&TO

FIDELITY BANK & TRUST CO.
P.O. Box 1227 55440
612/789-2471
Hd,PersTr,CorpTr,EmplBen,Nb: John R. Fox, VP&SrTO
TrOpers: Carol Korblick, AsstSec&AsstTO
Acctg&Taxes: Clark Johnson, TrAcctgO

THE FIRST NATIONAL BANK OF MINNEAPOLIS
First Bank Place 55480
612/370-4430 Tr$4.3 Bil
Hd: Donald R. Koessel, ExecVP&ChmTrComm
PersTrScvs: John T. Phillips, SrVP
CorpTr: John W. Scanlan, VP
EmplBen: Welles B. Eastman, VP
TrOpers: Thomas G. Sletta, VP
Nb: Thomas M. Libera, VP
CorpSvcs: Charles F. Glaman, SrVP
PersTr,Est: Paul O. Schliesman, VP
PersTr,InvMgmt: John T. Weingart, VP

NATIONAL CITY BANK OF MINNEAPOLIS
75 South 5th St. 55480
612/340-3000 Tr$150 Mil
Hd: Jean J. Chaput, SrVP&TO
PersTr: Amy Floyd, TO
CorpTr: William C. Jones, CTO
Connie Weinman, AsstVP
TrInv: Richard P. Hoyland, VP-TrInv
EmplBen: Paul J. Brewer, AsstVP
PersTr,TrOpers: Dewayne A. Hoium, VP

NORWEST BANK MIDLAND, N.A.
401 Second Ave. S. 55480
612/372-7070 Tr/o$214 Mil
Hd: W. J. Wallman, SrVP&TO
PersTr: L. H. Hansen, VP&TO
S. W. Truchinski, AsstVP&TO
TrInv,ComTrF: C. R. Lundbeck, VP&TrInvO
EmplBen: S. A. Fields, AsstVP&TO
TrOpers,TDP: R. Kent, TOpO
Nb: J. W. Koch, AsstVP&TrMktO

NORWEST BANK MINNEAPOLIS, N.A.
8th & Marquette Ave. 55479
612/372-8123 Tr$3.069 Bil
(Branch in New York)
Hd: P. A. Heegaard, ExecVP
PersTr: C. R. Bailey, Jr., SrVP
CorpTr: D. H. Willard, VP
TrInv: R. B. Mersky, SrVP
EmplBen: T. H. Andrews, SrVP
TrOpers: R. J. O'Connor, SrVP
Nb: Donald L. Sodman, VP
Legal: M. Perlman, VP

Moorhead

AMERICAN BANK & TRUST CO.
730 Center Ave. 56560
218/236-4108 Tr$35 Mil
Hd,PersTr,EmplBen,TrInv: John R. Borland, VP&TO
TrOpers,TrAdmin: Margaret Metcalf, AsstTO
PersTr: Dana Burnham, AsstTO

New Ulm

STATE BANK & TRUST CO. OF NEW ULM
P.O. Box 363 56073
507/354-8215 Tr$90 Mil
Hd: Robert Merillat, VP&TO
TrOpers: Marion Schnobrich
PersTr: Robert Quale, TO

Richfield

RICHFIELD BANK & TRUST CO.
6625 Lyndale Ave. S. 55423
612/861-7355 Tr$140 Mil
Hd: Robert N. Prentiss, VP&TO
TrOpers: J. Larry Simpson, TOpO
PersTr: Galen Schmick, TO
TrInv: Robert J. Mullen, IO
EmplBen: Jill Edelstein, TO
Nb: Dale Luthy

Rochester

FIRST NATIONAL BANK OF ROCHESTER
P.O. Box 4661 55903
507/285-7860 Tr$54 Mil
Hd: James D. Hausman, VP&MgtO
PersTr&Est: Michaela Belatti, TO
PersTr&Est: V. T. Anderson, VP&TO
TrInv: Adelaide P. Reese, VP&TrInvO
PersTr: Paul E. Broadbent, AsstVP&TO
TrOpers,ComTrF: Joseph E. Borland, TO

MARQUETTE BANK & TRUST CO. OF ROCHESTER
206 S. Broadway
P.O. Box 4800 55903
507/285-2690 Tr$30 Mil
Hd,TrInv,EmplBen,Nb: H. M. Stellner, Jr., SrVP&TO
Est,Gdnshp,PersTr,TrOpers: Mrs. C. A. Bedney, AsstVP&TO
CorpTr: Mrs. R. G. Glabe, TrAdmAsst
Est,Gdnship,PersTr,Taxes: Mrs. A. S. Bodensteiner, TO

ROCHESTER BANK AND TRUST COMPANY OF ROCHESTER
P.O. Box 6478 55901
507/288-0224
Hd: Barbara A. Ferguson

St. Cloud

FIRST AMERICAN NATIONAL BANK OF ST. CLOUD
11th & St. Germain St. 56301
612/255-7174 Tr$58 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Douglas A. Holzkamp, VP&TO
PersTr: Vernon R. Chase, TO
EmplBen,CorpTr: Jerome H. Johnson, TO
TrOpers: Naomi Erdmann, TOpO
Prob,Gdnshp: Randall A. Berns

ST. CLOUD NATIONAL BANK & TRUST CO.
224 E. St. Germain St. 56301
612/251-4400 Tr$44 Mil
Hd: Edward C. Wiesner, VP&TO
ComTrF,TrOpers: John Busch, AsstTO
Nb: Norman Seehusen, AsstTO

ZAPP NATIONAL BANK OF ST. CLOUD
717 St. Germain St. 56301
612/251-7110 Tr$34 Mil
Hd: Stanley L. Gaffin, VP&TO
EmplBen: Arlene Pederson
TrOpers: Mark Christianson, AsstTO

★St. Paul

AMERICAN NATIONAL BANK & TRUST CO.
5th & Minnesota St. 55101
612/298-6035 Tr$200 Mil
Hd: C. Richard McCabe, VP&SrTO
PersTr: Walter Opal, VP&TO
CorpTr: Sandra K. Johnson, TO
TrInv,ComTrF: William F. Lind, VP&TrInvO
EmplBen: Thomas A. Tustison, AsstVP
TrOpers: Donald A. Ensrud, AsstTO
Nb: Patrick M. Flynn, AsstVP

FIRST TRUST SAINT PAUL
1st National Bank Bldg. 55101
612/291-5100 Tr/o$3 Bil
Hd: J. Thomas Simonet, Pres & CEO
PersTr: John L. Jerry, ExecVP
TrInv,EmplBen: Richard P. Halverson, ExecVP
Nb,Mktg: Jon A. Theobald, ExecVP
CorpTr: James A. Ehrenberg, SrVP
CorpAgcy: Virginia M. Terry, SrVP
TrOpers: Harold M. Johnson, ExecVP

MIDWAY NATIONAL BANK
1587 University Ave. 55104
612/646-2661
Hd: James A. Polzak, VP&TO
PersTr: Marlene Middleton, TO
TrOpers: Bonnie S. Dingeman

NORWEST BANK ST. PAUL,N.A.
55 E. 5th St. 55101
612/291-2199 Tr$318 Mil
Hd: Stephen P. Gianoli, VP
PersTr: James G. Lethert, VP
CorpTr: Jan Hines, AsstVP
ComTrF,TrInv: David A. Beeck, AsstVP
EmplBen, Nb: John A. Maschof[illegible] VP
TrOpers: Paula Flannigan, TOpO

Stillwater

THE FIRST NATIONAL BANK
213 E. Chestnut St. 55082
612/439-4411
Hd: John L. Jewell, TO

Wayzata

WAYZATA BANK & TRUST CO.
900 E. Wayzata Blvd. 55391
612/473-8855 Tr$55 Mil
Hd: David Boies, VP&TO
PersTr: Kathryn Kramer
EmplBen: Raymond Gardner, AsstCsh

Winona

MERCHANTS NATIONAL BANK
P.O. Box 248 55987
507/454-5160 Tr$30 Mil
Hd,PersTr,CorpTr,Nb: Gerald E. Neal, VP&TO
TrInv,ComTrF: Rome Ritter, VP&TO
EmplBen,TrOpers: Ann Peterson, AsstVP&TO

WINONA NATIONAL & SAVINGS BANK
P.O. Box 499 55987
507/454-4320 Tr$35 Mil
Hd: Kenneth Seebold, SrTO
Ruth M. Flanigan, TO
Carol Orlowske, AsstTO

MISSISSIPPI

Batesville

BATESVILLE SECURITY BANK
P.O. Box 690 38606
601/563-9311 Tr$8 Mil
Hd: John Meacham, Jr., Chm&TO
PersTr,TrOpers: Kerry Reeder, AsstTO
CorpTr: Sherry Hardy, AsstTO

Bay Springs

COMMONWEALTH BANK
P.O. Drawer 468 39422
601/764-2115
Hd: Charlotte Aycok, AsstVP

The Directory of Trust Institutions is included in a T&E subscription!

Belzoni

GUARANTY BANK & TRUST CO.
P.O. Box 657 39038
601/247-1454 Tr$4 Mil
Hd: Hugh R. Varnado, Jr., TO
EmplBen: H. L. Townsend, Pres
EmplBen,TrOpers,Nb: Katharine McCauley, AsstTO

Biloxi

THE PEOPLES BANK
P.O. Drawer 529 39533
601/435-5511 Tr$5 Mil
Hd: Glenn L. Swetman, Pres
Mrs. Florence H. Bellais, TO

Brandon

RANKIN COUNTY BANK
106 Government St. 39042
601/825-3111
Hd: Edwin Sallis, Pres

Brookhaven

BROOKHAVEN BANK & TRUST CO.
P.O. Drawer 539 39601
601/833-4771
Hd: Lewis J. Weeks, Jr.

STATE BANK & TRUST CO.
P.O. Drawer 319 39601
601/833-4451
Hd: William D. Sones

Canton

CANTON EXCHANGE BANK
P.O. Box 293 39046
601/859-7410 Tr$6 Mil
Hd: Flora J. Rimmer, ExecVP&TO
TrOpers: Zella D. Buntyn, AsstVP&TO

Carthage

THE CARTHAGE BANK
P.O. Drawer 437 39051
601/267-7311
Hd: H. Frank Rhea, ExecVP,Csh&TO

Clarksdale

COAHOMA BANK
P.O. Box 100 38614
601/627-7842
(Branch of Grenada Bank, Grenada)

UNITED SOUTHERN BANK
211 E. Second St.
P.O. Box 1059 38614
601/627-3281 Tr$25 Mil
Hd: James L. Townsend, Jr., SrVP&TO
PersTr,CorpTr,TrOpers: Annette D. Brand, VP&TO

Columbia

CITIZENS BANK
814 Main St. 39429
601/736-2601 Tr$5.4 Mil
Hd: T. Michael Kuykendall, TO
EmplBen: Pat Broome, AsstTO

Columbus

FIRST COLUMBUS NATIONAL BANK
P.O. Box 231 39701
601/328-7932 Tr$14.5 Mil
Hd: D. Richard George, SrVP&SrTO
PersTr: Kathy Read, VP&TO
EmplBen: James D. Ferguson, VP&TO

MERCHANTS & FARMERS BANK
P.O. Box 431 39701
601/328-1015
Hd: David D. Patty, SrVP&TO

NATIONAL BANK OF COMMERCE OF MISSISSIPPI
P.O. Box 631 39701
601/327-3700 Tr$23 Mil
Hd,TrInv: Rex D. Poole, SrVP&TO
EmplBen,Mktg: Lee F. Kenney, VP&TO
PersTr,CorpTr,TrOpers: Robert B. Folsom, Jr., VP&TO

Corinth

SECURITY BANK
P.O. Box 1439 38834
601/287-3121 Tr$5 Mil
Hd: James H. Moore, TO

Crystal Springs

THE MISSISSIPPI BANK
P.O. Box 610 39059
601/892-1861
(Branch of Jackson)
Hd: Mrs. Nan McCluney, SrVP&TO

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems

Greenville

COMMERCIAL NATIONAL BANK
P.O. Box 777 38701
601/378-2666
(Branch of First National Bank, Jackson)
Hd: John E. Ashcraft, Jr., TO
PersTr: Willie Mae Willis, AsstTO

DEPOSIT GUARANTY NATIONAL BANK, GREENVILLE BRANCH
P.O. Box 818 38701
601/378-2266
(Branch of Jackson)
Hd: Clint Wood

FIRST NATIONAL BANK OF GREENVILLE
P.O. Box 959 38701
601/378-3907 Tr$22 Mil
Hd,PersTr,CorpTr,TrInv,EmplBen: Paul R. Horne, Jr., SrVP
PersTr,CorpTr,EmplBen: William F. Gillis, VP&TO

Greenwood

BANK OF COMMERCE
310 Howard St. 38930
601/453-4142

THE BANK OF GREENWOOD
P.O. Box 945 38930
601/455-1531
(Branch of First National Bank, Jackson)
Hd: Mrs. Josephine P. Ragland, VP&TO
TrOpers: Mrs. Rita A. Daves, AsstTO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 548 38930
601/455-1000
FM: Robert F. Morgan, III

Grenada

GRENADA BANK
P.O. Box 947 38901
601/226-3141 Tr$22 Mil
(Branch in Clarksdale)
Hd: D. B. Moorhead, SrVP&TO

Gulfport

GULF NATIONAL BANK
P.O. Drawer 1330 39501
601/864-2252 Tr$6 Mil
Hd: Cathy Wood, TO

HANCOCK BANK
P.O. Box 4019 39501
601/896-4400 Tr$90 Mil
Hd: Mort Melton, Jr., VP&SrTO
ComTrF, EmplBen: Charles Eastland, VP&TO
PersTr: Mrs. Margie Johnson, VP&TO
CorpTr: Mrs. Nancy Morse, AsstVP&TO
TrInv: George Bensabat, TrInvO
TrOpers: Horace Miller

Hattiesburg

CITIZENS BANK OF HATTIESBURG
P.O. Box 1071 39401
601/544-8100
(Branch of First National Bank of Jackson)
Hd: Al Shiyou, TO

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 2059 39401
601/544-6700
(Branch of Jackson)
Hd: Paul Rimes, ExecVP
Louis Mapp, VP

FIRST MISSISSIPPI NATIONAL BANK
P.O. Drawer 1231 39401
601/545-5090 Tr$56 Mil
(Branches in Biloxi, Gulfport & Jackson)
Hd,PersTr,TrInv,Nb: Daniel L. Edwards, SrVP&SrTO
PersTr,TrInv: Ann Carter, TO
CorpTr,TrInv,ComTrF,EmplBen: B. John Baronich, Jr., VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

Hazlehurst

BANK OF HAZLEHURST
P.O. Box 31 39083
601/894-2831
Hd: Mrs. June L. Thorne, SrVP&TO

MERCHANTS & PLANTERS BANK
P.O. Box 70 39083
601/894-4141
Hd: Rachel H. Barlow, AsstVP&TO

Holly Springs

FIRST STATE BANK
P.O. Box 580 38635
601/252-4211 Tr/u$1 Mil
Hd: Mary Warren, VP

★Jackson

DEPOSIT GUARANTY NATIONAL BANK
One Deposit Guaranty Plaza 39201
601/354-8122
(Branches in Greenville, Greenwood, Hattiesburg, Natchez & Yazoo City)
Hd: Lowell F. Stephens, ExecVP
AsstHd: William G. McDermott, SrVP&TO
PersTr: William H. Mounger, Jr., SrVP&TO
CorpTr: Eugene F. Barbarow, TO
TrInv: Gerald L. White, VP&TrInvO
ComTrF: Byron Aldridge, VP&TrInvO
TrOpers: Richard R. Pratt, TO
Nb: J. Edmund Johnston, Jr., VP&TO
EndowmentsAgcy&Fndtns: C. David Cleland, TO
RE: John W. Lowery, TO&Forester
Steve Butler, AsstTO&Forester

FIRST MISSISSIPPI NATIONAL BANK
P.O. Box 1605 39205
601/372-7722 Tr$56 Mil
(Branch of Hattiesburg)
Hd: Daniel L. Edwards, SrVP&SrTO
PersTr: Ann Carter, TO
EmplBen: John Baronich, VP&TO
TrOpers: Barbara Kelly, AsstVP&TO
TrConslt: A. H. Ritter, Jr.

FIRST NATIONAL BANK, JACKSON
248 E. Capitol St. 39201
601/354-5180
(Branches in Greenville, Greenwood & Hattiesburg)
Hd: E. E. Laird, SrVP&SrTO
PersTr: William L. Youngblood, VP&TO
CorpTr: A. P. Ford, VP&TO
TrInv: Chris Grillis, VP
TrOpers: Raymond L. Honeycutt, VP&TO
EmplBen: William H. Wardlaw, SrVP&TO
Nb: R. Fulton Thompson, VP&TO

THE MISSISSIPPI BANK
P.O. Box 979 39205
601/969-6175
(Branches in Crystal Springs & Canton)
Hd: William J. Harrell, III, SrVP&TO
PersTr,CorpTr: John Mark McKenzie, AsstTO
EmplBen: Mary Dell McCoy, AsstVP&TO
TrOpers: Suzanne Stephens, AsstTO

Laurel

BANK OF LAUREL
West 10th St. & Highway 15 North 39440
601/649-7310 Tr/u$1 Mil
Hd: A. Jackson Huff, Jr.

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 168 39440
601/649-9500 Tr$25.6 Mil
Hd: Charles H. Windham, Jr., VP&TO
EmplBen: Larry W. O'Neal, AsstTO

THE FIRST NATIONAL BANK
P.O. Box 2668 39440
601/426-2374 Tr$5 Mil
Hd,PersTr,CorpTr: James V. Dillard, ExecVP,Csh&TO
John W. Openshaw, SrVP&AsstTO

Lexington

HOLMES COUNTY BANK & TRUST CO.
P.O. Box 692 39095
601/834-2311
Hd: W. D. Wilson, VChmBd&TO
Holt Smith, ExecVP&TO

Long Beach

HANCOCK BANK
P.O. Box 335 39560
601/868-4760
Hd: L. Cooper Andrews, VP

Louisville

CITIZENS BANK & TRUST CO.
39339
601/773-6261 Tr/u$1 Mil
Hd: W. F. Stanton

Mendenhall

PEOPLES BANK
P.O. Box 7 39114
601/847-2210
Hd: S. D. Davis, Chm
EmplBen: S. D. Davis, Jr., Pres

Meridian

THE CITIZENS NATIONAL BANK
P.O. Box 911 39301
601/693-1331 Tr$17 Mil
Hd: Fred O. Poitevent, Jr., VP&TO

FIRST UNITED BANK OF MISSISSIPPI
P.O. Box 991 39301
601/693-2431 Tr$8.5 Mil
Hd: Warner H. Gaston, VP&TO
Mrs. Modena R. Dyess, AsstTO

MERCHANTS & FARMERS BANK
P.O. Box 5658 39301
601/693-1121 Tr$25 Mil
Hd: M. F. Kahlmus, Pres,TO&Chm
PersTr,TrInv,EmplBen: Stephen O. Moore, SrVP&TO
CorpTr,TrOpers: Anne W. Flynt, VP&TO

Natchez

DEPOSIT GUARANTY NATIONAL BANK, NATCHEZ BRANCH
P.O. Box 847 39120
601/442-6471
(Branch of Jackson)
Hd: Charles H. Petkovsek, SrVP

Oxford

THE FIRST NATIONAL BANK
1302 Jackson Ave. 38655
601/234-2821 Tr/u$1 Mil
Hd: John T. Black, Chm

Pascagoula

MERCHANTS & MARINE BANK
P.O. Box 729 39567
601/762-3311
Hd: Mrs. Ellen N. Cole, VP&TO

PASCAGOULA-MOSS POINT BANK
P.O. Box 1029 39567
601/762-4001
Hd: Joseph E. Brown, VP&TO

Philadelphia

CITIZENS BANK OF PHILADELPHIA
P.O. Box 209 39350
601/656-4692
Hd: J. W. Griffith, VP&TO

Raymond

MERCHANTS & PLANTERS BANK
39154
601/857-8044
Hd: H. R. Kilby, Jr.

Ripley

THE PEOPLES BANK
305 Jefferson, East 38663
601/837-8191 Tr$.6 Mil
Hd: Bobby P. Martin, Chm

Ruleville

PLANTERS BANK & TRUST CO.
P.O. Box 6 38771
601/756-4321
Hd: Robert R. Clark, TO
Darlene L. Williams, AsstTO

Sardis

BANK OF SARDIS
201 South Main St. 38666
601/487-1661 Tr/o$2 Mil
Hd: Roy H. Sawyer, Jr., Pres
PersTr,CorpTr,EmplBen,TrOpers,Nb,TDP: Charles M. Gordon, TO
TrInv: J. O. West

PANOLA COUNTY BANK
P.O. Box 97 38666
601/487-2525
Hd: Shirley Ray, AsstVP
Reid P. Dorr, ExecVP&Csh

Starkville

SECURITY STATE BANK
P.O. Box 1127 39759
601/323-5155 Tr$3 Mil
Hd: Larry W. Jones, VP&TO

Tupelo

BANK OF MISSISSIPPI
P.O. Box 789 38801
601/842-6661 Tr$35 Mil
Hd,TrInv,ComTrF: E. L. Joyner, III, 1stVP&SrTO
PersTr,TrOpers: Dorothy Kelly, VP&TO
CorpTr: Cornelia Emmons, AsstTO
EmplBen,Nb: Rosaland Moser, TO

PEOPLES BANK & TRUST CO.
P.O. Box 709 38801
601/842-5273 Tr$15 Mil
Hd: E. Robinson McGraw, SrVP&TO
PersTr: James S. Ellis, VP&TO
EmplBen: Don Carter, AsstTO

Union

PEOPLES BANK OF MISSISSIPPI,NatAssn
P.O. Box U 39365
601/774-9266 Tr/u$1 Mil
Hd: Kenneth R. Jones, Pres

Vicksburg

FIRST NATIONAL BANK
P.O. Box 39 39180
601/636-1151
Hd: Joe Schmitt, VP&SrTO

MERCHANTS NATIONAL BANK
P.O. Box 871 39180
601/636-3752 Tr$20-30 Mil
Hd: J. E. Sullender, ExecVP&TO

Water Valley

BANK OF WATER VALLEY
1100 Central St. 38965
B. C. Taylor

West Point

FIRST NATIONAL BANK
P.O. Box 319 39773
601/494-1411 Tr/o$1 Mil
John R. Early, VP&TO
Mrs. Susanne M. Campbell, VP&AsstTO
Mark G. Hazard, III, VP&TO

Yazoo City

DEPOSIT GUARANTY NATIONAL BANK
P.O. Box 750 39194
601/746-3221
(Branch of Jackson)
Hd: Frank M. Patty, Jr., VP

MISSOURI

Aurora

CHARTERBANK AURORA
201 Madison 65605
417/678-5112
Hd: J. W. Fogle, Jr., Pres&TO
Mary Lois Kelley, AsstCsh&AsstTO

Ballwin

BOATMEN'S BANK OF WEST COUNTY
555 Manchester Rd. 63011
314/227-5800
Hd: William W. James, TO

Boonville

CHARTERBANK BOONVILLE,NatAssn
412 Main Street 65233
816/882-6642 Tr$.5 Mil
Hd: Curtis J. Sprick, VP&TO

Branson

CENTERRE OF BRANSON
P.O. Box 130 65616
417/334-4125 Tr$1 Mil
Hd: Karen K. Hall, TO

SECURITY BANK & TRUST CO.
P.O. Box 70 65616
417/334-2191 Tr$3 Mil
Hd: David S. Eblen, Pres&TO

Butler

CHARTERBANK BUTLER
P.O. Box 112 64730
816/679-4114 Tr/o$1 Mil
Hd: Don L. Hayward, SrVP

Cape Girardeau

BOATMEN'S BANK
P.O. Box 220 63701
314/334-7111 Tr$7 Mil
Hd: Richard Allgood, TO

CENTERRE BANK OF CAPE GIRARDEAU,N.A.
P.O. Box 70 63701
314/334-4811 Tr$3.5 Mil
Hd: Mary Jo Westrich, TO

Carrollton

CARROLL COUNTY TRUST CO.
P.O. Box 187 64633
816/542-2050 Tr/o$2 Mil
Hd: Allen Eiserer, VP&TO

FIRST NATIONAL BANK
1 S. Main St. 64633
816/542-2243
Hd: F. A. Jones, VP&TO

Carthage

CHARTERBANK OF CARTHAGE
231 S. Main St. 64836
417/358-9011 Tr$20 Mil
Hd: Roger L. Tarbutton, TO

UNITED MISSOURI BANK OF CARTHAGE
300 Grant St. 64836
417/358-2135 Tr$13 Mil
Hd: John O. Phelps, TO
Mrs. Geneva Fasken, VP&AsstTO

Caruthersville

FIRST STATE BANK
P.O. Box 18 63830
314/333-1700 Tr/u$1 Mil
Hd,PersTr,CorpTr,EmplBen,Nb:
Rick Cooper, VP&TO
TrOpers: Robert E. Morgan, ExecVP&AsstTO
TrInv: Horace Dunagan Jr., Pres&AsstTO

THE NATIONAL BANK OF CARUTHERSVILLE
P.O. Box 110 63830
314/333-2240
Hd: John V. Snead, Pres

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

MISSOURI (Cont'd)

Centralia

AMERICAN BANK,NatAssn
100 South Rollins St., P.O. Box 28 65240
314/682-2143
Hd: Robert E. Johnson
Roy E. Hulen

Chillicothe

THE CITIZENS BANK & TRUST CO.
700 Jackson St. 64601
816/646-5500 Tr$11 Mil
Hd,PersTr,CorpTr,TrInv,CompTrF,EmplBen,
TrOpers: Edgerton Welch, ChmBd,CEO&TO
ComTrF: William E. Welch, Pres&TO
Nb: Ed Douglas, SrVP&TO

Clayton

COUNTY BANK OF ST. LOUIS
P.O. Box 11573 63105
314/726-2255 Tr$300 Mil
Hd: Thomas M. Noonan, ExecVP
PersTr: Michael Erb, VP&TO
TrInv: Carl C. Enloe, VP&TO
ComTrF: Ronald H. Spicer, AsstVP&TO
EmplBen: Ronald Morice, AsstVP
TrOpers: Laurie Hayek, Mgr
Nb: Richard E. Drummond, VP&TO

THE GUARANTY TRUST CO. OF MISSOURI
7733 Forsyth Blvd. 63105
314/725-9055 Tr$200 Mil
Hd: James A. Finch, III, Pres
PersTr: W. R. Diepenbrock, SrVP
TrInv: H. C. Barr, VP
EmplBen: V. L. Vinyard, AsstVP
TrOpers: J. Burch, AsstVP
Nb: Ronald L. Bussell, TO

METRO TRUST COMPANY
222 S. Central 63105
314/726-5522 Tr$106 Mil
Hd: Lee J. Placio, Jr., Pres
PersTr,CorpTr: Raymond J. Moulis, VP&TO
EmplBen: James R. Hicks, VP
TrInv: David C. Jones, Jr., VP&IO
ComTrF,TrOpers: Susan A. Mayer, VP&TOpO
Nb: William J. Onder, VP

Columbia

BOONE COUNTY NATIONAL BANK
P.O. Box 678 65205
314/874-8188 Tr$56 Mil
Hd: Robert L. Roper, Jr., SrVP&TO
PersTr: Judy M. Peet, TO
TrInv: John A. Epple, Jr., TO
EmplBen: G. Bunch, TO
TrOpers: Barbara Kribbs, TO

CENTERRE BANK OF COLUMBIA
800 Cherry St. 65201
314/876-6000 Tr$10 Mil
Hd: Richard M. Rathgeb, Pres&ExecTO
PersTr,TrInv,EmplBen,TrOpers,Nb:
Ben Galloway, AsstVP&TO
FinPlngRep: Robert W. Mason
Betty J. Schuster

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1867 65205
314/449-3911 Tr$8 Mil
Hd: Ben A. Sellers, Jr., AsstVP&TO
TrOpers: Nedra Moreau, AsstTO

Creve Coeur

FIRST MISSOURI BANK & TRUST CO.
P.O. Box 12570 63141
314/567-3600 Tr$9.0 Mil
Hd,TrInv,EmplBen,Nb: Ronald J. Ballinger, VP&TO
PersTr,CorpTr,ComTrF,TrOpers: Donald J. Fitzgerald, TO

Excelsior Springs

CHARTERBANK OF EXCELSIOR SPRINGS
218 S. St. 64024
816/637-3133 Tr$2 Mil
Hd: Charles W. Risley, Jr., SrVP

Fayette

COMMERCIAL TRUST CO.
65248
816/248-2222 Tr/u$1 Mil
Hd: L. W. Jacobs, Jr., Pres&TO

Fulton

THE CALLAWAY BANK
P.O. Box 42 65251
314/642-6060 Tr$2.5 Mil
Hd: John C. Harris, Chm&TO

Glasgow

TRI-COUNTY TRUST COMPANY
P.O. Box 217 65254
816/338-2234
Hd: Virgil L. Renne, ExecVP

Grandview

THE GRANDVIEW BANK AND TRUST COMPANY
12500 Hi-Way 71 64030
816/763-2000
Hd: Larry Janacaro, Pres
CorpTr,TrInv: Robert L. Kohley

Hannibal

FARMERS & MERCHANTS BANK
P.O. Box 938 63401
314/221-6424
Hd: Paul D. Schoonover, ExecVP,TO&Csh

HANNIBAL NATIONAL BANK
100 N. Main St., P.O. Box 1107 63401
314/221-0050 Tr$3.5 Mil
Hd: E. M. Weaver, Pres&TO

Harrisonville

ALLEN BANK AND TRUST COMPANY
P.O. Box 447 64701
816/884-3214 Tr/u$1 Mil
Hd,PersTr: Dayle P. Lindsey, Pres
Jordan D. Lindsey, ExecVP

Hermann

BAY-HERMANN BANK
315 Schiller 65041
314/486-3134

Independence

THE CHRISMAN-SAWYER BANK
P.O. Box 200 64051
816/833-1600
Hd: C. W. Jones, Pres

STANDARD STATE BANK
10725 Independence Ave. 64053
816/836-0200 Tr$3 Mil
Hd: Michael J. Walts, VP&TO
William Colyer, VP&TO

Jackson

JACKSON EXCHANGE BANK & TRUST CO.
101 Court St. 63755
314/243-3557 Tr$4 Mil
Hd: Robert R. Grebing, Pres&TO

★Jefferson City

THE CENTRAL TRUST BANK
P.O. Box 779 65101
314/634-1224 Tr$50 Mil
Hd,PersTr,CorpTr,TrInv,TrOpers,EmplBen,
Nb: Clyde P. Angle, TO
PersTr,CorpTr,TrInv: Michael W. Prenger, AsstTO

EXCHANGE NATIONAL BANK
132 E. High St. 65101
314/636-2151
Hd: Charles G. Dudenhoeffer Jr., VP&TO
TrOpers: Robert J. Crede, AsstCsh&AsstTO

Joplin

COMMERCE BANK OF JOPLIN
P.O. Box 970 64802
417/624-2414
Hd: John S. Leffen, TO

FIRST NATIONAL BANK & TRUST CO.
4th & Main Sts. 64801
417/624-1234 Tr$100 Mil
Hd,Nb: Duane D. Lawellin, VChmBd&ExecTO
PersTr: Richard Spong, SrVP&TO
CorpTr: Lee W. Johnson, TO
TrInv,ComTrF: Kent G. Farley, TO
EmplBen: Douglas Hausen, TO
Prob: Birdie Garoutte, TO
TrOpers: Twila Dickerson, TO

FIRST STATE BANK
P.O. Box 1373 64802
417/623-8860 Tr/u$1 Mil
Hd,PersTr,CorpTr: Paul Buerge, Pres&TO

UNITED MISSOURI BANK OF JOPLIN
P.O. Box 1365 64802
417/781-1300 Tr/u$1 Mil
Hd: Harry H. Sorg, III, CEO,Pres&TO
Claudette Brown, AsstVP&TO

Kansas City

AMERICAN BANK & TRUST CO.
1 W. Armour Blvd. 64111
816/931-1700
Hd: Rodney R. Hill, Pres&TO

BLUE RIDGE BANK & TRUST CO.
100 Blue Ridge Tower
4140 Blue Ridge Blvd. 64133
816/358-5000 Tr$20 Mil
Hd: James A. Morris, ExecVP&TO

BOATMEN'S BANK & TRUST CO. OF KANSAS CITY
1101 Baltimore Ave. 64105
816/221-8600 Tr$75 Mil
Hd,Nb: Robert W. Loyd, SrVP&TO
PersTr: Eileen Sullivan, VP&TO
CorpTr: Kevin Corbett, VP&TO
EmplBen: Leslie Thomson, VP&TO
TrInv,ComTrF: Richard Holm, VP&TO
TrOpers: Lawrence J. Cipolla, VP&TOpO

CENTERRE BANK OF KANSAS CITY,N.A.
900 Walnut St. 64106
816/474-6211 Tr$313 Mil
Hd: Robert T. Hunter, SrVP
CorpTr,TrOpers: C. H. Hyer, AsstVP&TO
TrInv: Ronald L. Conus, VP&TrInvO
EmplBen: Michael F. Marlow, AsstVP
Nb: Bruce D. Roberson, VP&TO

COMMERCE BANK OF KANSAS CITY,N.A.
P.O. Box 248 64141
816/234-2551 Tr$660 Mil
Hd: Richard E. McEachen, ExecVP
George T. Reichman, SrVP
Tax: Ronald E. Harlow, VP
TrInv: George H. Wood, VP
CorpTr,EmplBen: Joseph A. Burkart, II, VP
TrOpers: W. Kay Voorhees, VP
PersTr: Thomas A. Wallingford, VP
Nb: Wayne J. Zuck, VP

FIRST NATIONAL BANK OF KANSAS CITY
P.O. Box 38 64183
816/221-2800 Tr$1.7 Bil
Hd: Robert J. Wharton, ExecVP
Richard L. Moore, SrVP
PersTr: Leland R. Casady, SrVP
CorpTr: James K. Shineman, VP
TrInv: Steven N. Palmer, SrVP
TrOpers: Darrell E. Werner, SrVP
Prob: Clark C. Bradshaw, SrVP
RE: W. Dudley Alexander, SrVP
EmplBen,ComTrF: Lyle W. Brizendine, VP
GOPPERT BANK & TRUST CO.
222 W. Gregory St. 64114
816/444-4444
Hd: Howard E. Bunton, SrExecVP
INVESTORS FIDUCIARY TRUST CO.
21 West 10th 64105
816/474-8786 Tr/o$300 Mil
Hd: David A. Dodge, Pres
TrOpers: Patricia A. Staihr, VP&TO
Acctg: Christopher E. Black, VPFinO
KANSAS CITY BANK & TRUST CO.
P.O. Box 266 64141
816/842-1800 Tr$100 Mil
Hd,Nb: Allen Cinnamon, SrVP&SrTO
TrInv,ComTrF: Daniel Piedimonte, VP&IO
EmplBen: Dixie Bell, AsstTO
PersTr,Est: Dana Blackman, TO
Elizabeth Maxwell, AsstTO
CorpTr,TrOpers: David Phillips, TOpO
MARK TWAIN PLAZA BANK
4901 Main St. 64112
816/756-1300 Tr$4 Mil
Hd: Terry R. Post, Pres
Susan M. Lopez, TO
Michael J. Patton, VP
MERCANTILE BANK & TRUST CO.
1101 Walnut St. 64106
816/842-2000 Tr$150 Mil
Hd,EmplBen: N. J. Starkey, ExecVP
PersTr: Patricia A. Briggs, TO
TrInv,ComTrF: Joseph W. Kresse, TrInvO
TrOpers: Anna L. Lawless, TO
Prob: Edgar Sylvester, TO
Nb: Donald B. Ketchum, TO
THE MERCHANTS BANK
9th & Main St. 64105
816/471-1700
Hd: Richard D. Harman, SrVP&TO
TrOpers: Connie L. Reinert, AsstTO
Nb: David Eisenstein, VP&TO
PLAZA BANK AND TRUST CO.
118 W. 47th St. 64112
816/756-2500 Tr$70 Mil
Hd: James A. DeBerry, VP&SrTO
PersTr: Mary L. McClain, VP&TO
TRADERS BANK OF KANSAS CITY
P.O. Box 693 64141
816/556-8099 Tr$250 Mil
Hd: W. Patrick Sterner, SrVP
CorpTr: William Ekey, AsstVP
TrInv: Kent Naugle, AsstVP&TrInvO
Adm: Jack Brown, VP
EmplBen: Charlene Anderson, TrAdmin
TrOpers: Christine Breece, TOpO
UNITED MISSOURI BANK OF KANSAS CITY,NatAssn
P.O. Box 226 64141
816/556-7700 Tr$1.8 Bil
Hd: Frank R. Terry, VChm
PersTr: Edward J. McShane, Jr., SrVP
CorpTr: William C. Boaz, SrVP
TrInv: Stuart L. Murdock, ExecVP
ComTrF,TrOpers: E. Frank Ware, SrVP
EmplBen: Robert E. Reiter, SrVP
Nb: Mrs. Leone H. Park, SrVP
WESTPORT BANK
331 Westport Rd. 64111
816/531-5000 Tr$10 Mil
Hd: Virginia A. Glick, AsstVP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Kennett

BANK OF KENNETT
P.O. Box 311 63857
314/888-4571 Tr/o$1 Mil
Hd: Terry H. Berry, VP&TO
KENNETT NATIONAL BANK
P.O. Box 589 63857
314/888-9051 Tr/u$1 Mil
Hd: Donald C. Jones, ExecVP

Ladue & St. Louis County

MARK TWAIN NATIONAL BANK
8820 Ladue Rd. 63124
314/727-1000 Tr/o$50 Mil
Hd,EmplBen: Robert W. Wolters, Pres
TrInv: John V. Davis, VP
PersAdm: Patricia E. Fitzgerald, TO
TrOpers: Kathleen A. Quann, TO
TrCoun: Elsa M. Steward

Lee's Summit

CHARTERBANK LEE'S SUMMIT
1801 W. Chipman Rd. 64063
816/525-0000 Tr$20 Mil
Hd,TrInv: Herbert G. Jett, Pres&TO
PersTr,Prob: Janet H. Mohl, TO

Lexington

CHARTERBANK LEXINGTON
P.O. Box 428 64067
816/259-4661
Hd: Don Savio, Pres

Marshall

CHARTERBANK MARSHALL
102 E. Arrow St. 65340
816/886-9656 Tr$3 Mil
Hd: E. Joseph Bode, Pres,CEO&TO
Sheryl E. Lawless, AsstTO
Lloyd E. Shepard, AsstTO
WOOD & HUSTON BANK
27 E. North St. 65340-0040
816/886-5575 Tr$6.759 Mil
Hd: John P. Huston, Pres&TO

Moberly

CITY BANK & TRUST CO.
P.O. Box 160 65270
816/263-1234 Tr$4 Mil
Hd: Marsha Fifer, TO

Neosho

BANK OF NEOSHO
P.O. Box 400 64850
417/451-1040 Tr$6 Mil
Hd,PersTr,CorpTr: Rudolph Farber, Pres&TO
C. E. Ruyle, Atty
CENTERRE BANK OF NEOSHO,N.A.
201 E. Main St. 64850
417/451-2211 Tr$3.5 Mil
Eldon L. Morgan, TO
Bill B. Lee, Chm,Pres&AsstTO

Nevada

CITIZENS STATE BANK
P.O. Box 467 64772
417/667-3347 Tr/o$4 Mil
Hd: Robert A. Fairbanks, VP&TO
FIRST NATIONAL BANK
P.O. Box 388 64772
417/667-3057 Tr/u$1 Mil
Hd: David Swearingen, ExecVP&TO

Osceola

OSCEOLA BANK
P.O. Box 349 64776
417/646-8128
Hd: Larry L. Lutes, ExecVP

Plattsburg

AMERICAN BANK OF PLATTSBURG
P.O. Box E 64477
816/539-2131 Tr/o$1 Mil
Elston B. King, Pres&TO
Vickie Wade, AsstTO

Poplar Bluff

BANK OF POPLAR BLUFF
P.O. Box 700 63901
314/785-4671 Tr$2.2 Mil
Hd: James C. Moser, Pres&TO
PersTr,CorpTr,EmplBen,Nb:
V. P. Barwick, VP&AsstTO
Debbie Adams, AdmAsst

Richmond

AMERICAN BANK OF RICHMOND
P.O. Box 160 64085
816/776-5444 Tr/u$1 Mil
Hd: W. E. Smith, VChm&Pres

Richmond Heights

COUNTY BANK OF RICHMOND HEIGHTS
7910 Clayton Rd. 63117
314/645-0081 Tr$17 Mil
Hd: Ginny Anderson

Rock Port

CITIZENS BANK & TRUST
101 North Main Street 64482
Hd: Carl Kleppinger

St. Charles

FIRST NATIONAL BANK
P.O. Box 10 63301
314/724-4000 Tr$1 Mil
Hd: Glennon F. Debrecht, VP&TO

St. Joseph

AMERICAN NATIONAL BANK
5th & Francis Sts. 64502
816/233-2000
Hd: Pat Speiser, SrVP&TrDir
PersTr: William P. Mytton, VP&TO
CorpTr: Thad Carver, VP&TO
TrInv: Sharon Evers, VP&TO
EmplBen: Ronald L. Goforth, VP&TO
TrOpers: Shane McDonald, TO
FIRST NATIONAL BANK OF ST. JOSEPH
Felix & 4th Sts. 64501
816/279-2721
Hd,EmplBen: Lyman L. Frick, Jr., ExecVP&SrTO
PersTr: William B. Ebert, VP&TO
TrOpers: Connie J. Smith, TO
TrInv: Robert S. Siemens, VP
Nb: Bartlett Ford, VP&TO
UNITED MISSOURI BANK OF ST. JOSEPH
10th & Penn St. 64503
816/233-8284
Hd,Nb: David W. Lewis, ChmBd
James V. Barry, Pres
PersTr,TrOpers: Wayne P. Willard, VP&TO

900 Accounting Firms
& CPA's subscribe to
TRUSTS & ESTATES

MISSOURI (Cont'd)

St. Louis

BEAGLE BANK & TRUST CO.
4323 N. Grand Blvd. 63107
314/534-3000 Tr$3 Mil
Larry Roddernan, Pres&TO
Elizabeth Coleman, AsstTO

BOATMEN'S NATIONAL BANK
P.O. Box 7365 63166
314/425-7500 Tr$4.1 Bil
Hd: Hugh M. F. Lewis, ExecVP&SrTO
PersTr: Reuben M. Morris, III, SrVP
CorpTr: Calvin C. Cole, VP
ComTrF: Robert E. Fischer, SrVP
TrInv: Russell W. Murphy, SrVP
EmplBen: James R. Clement, TO
TrOpers: Larry L. Janson, VP
Nb: William W. James, VP

BREMEN BANK & TRUST CO.
P.O. Box 5470 63147
314/231-6015 Tr$13.5 Mil
Hd: Elroy R. Drewes, Pres&TO
Sylvia M. Franklin, TO

CENTERRE TRUST COMPANY OF ST. LOUIS
(Formerly St. Louis Union Trust Co.)
510 Locust St. 63101
314/231-9300 Tr$6 Bil
Hd: John P. MacCarthy, CEO
Eugene F. Williams, Jr., Chm
PersTr: Garrett L. Keithly, SrVP
TrInv(Eqty): James D. Wright, SrVP
TrInv(FI): Robert J. Franklin, SrVP
TrOpers: Robert McK. Jones, SrVP&Sec
EmplBen: George W. Tilden, Jr., VP
Nb: Richard J. Dodge, SrVP
CorpTr: H. Eugene Bradford, VP
TDP: John Eggerding, VP

COUNTY BANK OF ST. LOUIS
8000 Forsyth Blvd. 63105
314/726-2255 Tr$500 Mil
Andrew N. Baur, ChmBd,Pres&CEO
Robert C. Wolford, VChm
Lawrence D. Abeln, ExecVP
Linn H. Bealke, ExecVP
FINANCIAL SERVICES GROUP:
Thomas M. Noonan, ExecVP
TRUST DIVISION:
Michael C. Erb, VP&TO
TrCoun: Thomas K. Edelmann, VP
Jac E. Griswold, AsstVP&TO
Gerald L. Wedemeier, AsstVP&TO
Cary W. Schaperkotter, TO
EMPLOYEE BENEFITS DIVISION:
Ronald C. Morice, AsstVP
Cheryl A. Osterhorn, EBO
Johanna Sutterfield, EBO
INVESTMENT DIVISION:
Carl C. Enloe, VP
James R. Albach, VP
William Schierholz
MARKETING DIVISION:
Richard E. Drummond, VP
H. Ivis Johnston, MtkgO
R. Bradford Pring, MktgO
Holly M. Hennicke, MtkgRep
TAX DIVISION:
Ronald H. Spicer, AsstVP
OPERATIONS DIVISION:
Laurie A. Hayek, TOpMgr

COUNTY BANK OF TOWER GROVE
3134 S. Grand Blvd. 63118
314/664-6222 Tr$200 Mil
Hd: Stanley D. Miller, SrVP&SrTO
PersTr: Evelyn Feldman, VP
CorpTr: Ronald E. Fischer, VP
TrInv: Daniel Field, TO
ComTrF: Carol Beckermann, AsstTO
EmplBen: William J. Eichenser, VP&TO
TrOpers: James Woods, TOpO
Nb: Warren Troll, TO

JEFFERSON-GRAVOIS BANK OF ST. LOUIS
2604 S. Jefferson Ave. 63118
314/771-8833
Hd: Thomas F. Caspari, Pres&CEO

LINDELL TRUST CO.
P.O. Box 14917 63178
314/652-6600 Tr$10 Mil
Hd: John A. Shiell, Pres

MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS
P.O. Box 12215 63157
314/421-3200 Tr/o$3 Mil
Hd: Allen H. Blake, SrVP,TO,CFO

MERCANTILE TRUST CO.,NatAssn
Main P.O. Drawer 387 63166
314/425-2600 Tr$3.6 Bil
Hd: Walter F. Gray, ExecVP
PersTr: Thomas J. Doherty, VP
Mktg: Donald K. Ford, VP
InstSvcs: Edmund J. Thimme, SrVP
EmplBen: Ralph W. Webster, VP
Mktg: Everett J. Kalkbrenner, VP
TrInv: John H. Blixen, II, SrVP
CorpTr: Victor Zarrilli, AsstVP
Charles T. Tooley, VP
TrOpers: Harry N. Schweppe, Jr., SrVP

NORTH ST. LOUIS TRUST CO.
4323 N. Grand Blvd. 63107
314/534-3000 Tr$3 Mil
Hd: Richard J. Gudinas, Pres&TO
Kathleen A. Gruver

PIONEER BANK AND TRUST COMPANY
2211 S. Big Bend Blvd. 63117
314/644-6600 Tr$10.8 Mil
Hd: J. M. Listrom, VP&TO

SOUTH SIDE NATIONAL BANK IN ST. LOUIS
3606 Gravois Ave. 63116
314/776-7000 Tr/o$10 Mil
Hd: Cort L. Bick, VP&TO
PersTr: Wayne E. Page
TrOpers: Steven L. Ray, AsstVP
TrProb: D. Sue Thomas

St. Louis County

COUNTY BANK OF ST. LOUIS
8000 Forsyth Blvd. 63105
314/854-7434 Tr$225 Mil
Hd: Linn H. Bealke, ExecVP&SrTO
PersTr: Michael C. Erb, VP&TO
Jac E. Griswold, AsstVP&TO
Gerald L. Wedemeier, AsstVP&TO
Cary W. Schaperkotter, TO
Coun: Thomas K. Edelmann, AsstVP&TrCoun
TrInv: Carl C. Enloe, VP&TO
James R. Albach, AsstVP&TO
Mary Beth Fuse, TO
ComTrF: Ronald H. Spicer, AsstVP&TO
CorpTr,EmplBen: Ronald C. Morice, AsstVP&TO
Cheryl A. Osterhorn, TO
TrOpers: Mary P. Sherrill, AsstVP&TO
Nb: Richard E. Drummond, VP&TO
William D. McDevitt, MktgO
R. Bradford Pring, MktgO
H. Ivis Johnston, MktgO

GUARANTY TRUST OF MISSOURI
7733 Forsyth 63105
314/725-9055 Tr$200 Mil
Hd: James A. Finch, III, Pres
PersTr: William R. Diepenbrock, SrVP
TrInv: H. C. Barr, VP
EmplBen: Vernon Vinyard, TO
TrOpers: J. M. Burch, AsstVP
Nb: Ronald L. Bussell, TO

ST. JOHNS BANK & TRUST CO.
8924 St. Charles Rd. 63114
314/428-1000
Hd: Wallace J. Sheets, VP&TO

Sedalia

SEDALIA MERCANTILE BANK & TRUST CO.
P.O. Box 1147 65301
816/827-3311 Tr$1 Mil
Hd: George A. Indestad, Pres

Sikeston

BANK OF SIKESTON
104 E. Center St. 63801
314/471-1200 Tr$.6 Mil
Hd,TrInv,Nb: Edward C. Matthews, Jr., Pres&TO
PersTr,TrOpers,Nb: Mona L. McReynolds, AsstTO
EmplBen,Nb: Richard Adams, AsstTO

Springfield

BOATMEN'S UNION NATIONAL BANK
P.O. Box 1157, S. S. Sta. 65805
417/836-6200 Tr$175 Mil
Hd: Richard L. Brodbeck, VP&TO
PersTr,CorpTr: James R. Brock, TO
EmplBen: John K. Adair, TO
TrInv: William R. Hardie, VP
ComTrF,TrOpers: Reta Garnier, TO
Nb: William D. Raine, TO

CHARTERBANK SPRINGFIELD,NatAssn
710 W. Sunshine 65804
417/862-0741 Tr$1.582 Mil
Hd: Sharon Thompson, TO
Betty Rushing, AsstTO

COMMERCE BANK OF SPRINGFIELD
1661 Boonville 65803
417/869-5411 Tr$60 Mil
Hd,EmplBen,Nb: William E. Nelson, VP&SrTO
PersTr: Faye Crain, TrAdm
Prob: Dwight Rahmeyer, TO

MERCANTILE BANK OF SPRINGFIELD
417 St. Louis 65805
417/868-4545 Tr$75 Mil
Hd,PersTr,CorpTr,Nb: Charles A. Fuller, Jr., SrVP&SrTO
EmplBen: Keith M. Huff, VP&TO
TrInv: Michael W. Shade, TO
TrAdmin: Dianne Stapleton, TO
TrOpers: Nancy Engelking, TOpO

Trenton

TRENTON TRUST CO.
816 Main St. 64683
816/359-2232 Tr$4.1 Mil
Hd,PersTr,CorpTr,TrInv:
George Constant, SrVP&TO
Phyllis Robinson, AsstTO
TrOpers: Lois Hann, AsstVP&TO

Warrensburg

CITIZENS BANK
615 N. Maguire 64093
816/747-7141
Hd: Garrett R. Crouch, II, VP&TO

Washington

FRANKLIN COUNTY MERCANTILE BANK
P.O. Box 337 63090
314/239-7741, Ext. 25 Tr$3.2 Mil
Hd: Judith A. Noelke, TO

Webster Groves

CHARTERBANK WEBSTER GROVES TRUST CO.
75 W. Lockwood Ave. 63119
314/961-2400 Tr$3 Mil
Hd: Warren Druschky, Pres&TO
TrInv: Ray L. Ruby, CEO

Weston

BANK OF WESTON
800 Highway 45 64098
816/386-5252 Tr$1 Mil
Hd: Roger G. Wilson
TrOpers: Glenn D. Benner

MONTANA

Billings

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 30678 59115
406/657-8124 Tr$200 Mil
(Trust Division offices in Bozeman, Great Falls, Helena & Missoula)
Hd: Timothy J. Healey, Pres
PersTr: Helen Hancock, TO
CorpTr: Marilyn Byrd, TO
TrInv,ComTrF: Royal C. Johnson, VP
EmplBen: Edward V. Eve, TO
TrOpers: Sherrie Pantle, TO
Nb: David L. Servies, VP

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
Corporate Office
Norwest Bank Building
P.O. Box 30058 59117
406/248-7344 Tr$339 Mil
(Branches in Great Falls & Helena)
R. M. Nelson, CEO&Pres
M. A. Mathews, Jr., ExecVP
Billings Office:
Mgr: Howard Vralsted, VP
John H. Skogmo, AsstVP
Jean A. Edwards, AsstTO
Bruce H. Lindberg, AsstTO
Gerri M. Rowe, AsstTO
Trust Operations:
Richard F. Rigler, AsstVP&Cont
Louise Hoffmann, AsstCont

SECURITY BANK, NatAssn
29th & 3rd Ave. N. 59103
406/657-3600 Tr$79 Mil
Hd,Nb: David L. Haft, VP&TO
PersTr,CorpTr: Lee Hafner, VP&TO
TrInv: J. R. Penner
EmplBen: Edith Nelson
TrOpers,ComTrF: Cathy Rabenberg
Tax: Patricia A. Martin, AsstTO

Bozeman

FIRST SECURITY BANK OF BOZEMAN
P.O. Box 910 59715
406/587-0641 Tr$1.7 Mil
Hd: Philip R. Sandquist, Pres&AsstTO
PersTr,CorpTr: Ruth O'Connell, AsstCsh&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank Systems, Inc.)
P.O. Box 730 59715
406/587-9222
(Branch of Billings)
Hd: E. William Webster, Sr., TO&Mgr

MONTANA BANK OF BOZEMAN, NatAssn
P.O. Box 370 59715
406/586-3381 Tr$4 Mil
Hd: Sandy Taylor, AsstTO

Glasgow

FIRST SECURITY BANK OF MONTANA,NatAssn
P.O. Box 69 59230
406/228-4371
Marilyn Maxness, TO

Great Falls

FIRST INTERSTATE BANK OF GREAT FALLS
425 First Ave., N. 59403
406/761-1750 Tr$15 Mil
Hd: L. D. LeMaster, VP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
300 Central 59403
406/761-2650
(Branch of Billings)
Hd: Raymond B. Strand, VP&Mgr

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
21 Third St. North
P.O. Box 5011 59403
406/761-0200
(Branch of Billings)
Mgr: Thomas H. Ellis, VP
Jeffrey M. Mahon, TO
Karen M. Bishop, AsstTO

TRUST CORPORATION OF MONTANTA
P.O. Box 5003 59403
406/727-2050 Tr$97 Mil
Hd: N. Patrick Butler, Pres&TO
PersTr: Donald L. Knutson, VP&TO
CorpTr,ComTrF,TrOpers: Joann Hopp, TO
TrInv: Brown Parsons, TO
EmplBen: Penny Schultz, AsstTO
TrOpers: Karen Gilbert, AsstTO

★Helena

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 1678 59601
406/443-6161
(Branch of Billings)
Hd: Don Short, VP&Mgr

NORWEST CAPITAL MANAGEMENT & TRUST CO., MONTANA
350 N. Last Chance Gulch 59601
406/443-4700
(Branch of Billings)
Mgr: M. A. Mathews, Jr., ExecVP
David L. Roberts, VP
Gregory A. Hughes, TO
John B. Gibson, AsstTO
Eldora McBride, AsstTO
Gary J. Dunn, AsstTO
Marion R. Keithcart, AsstTO
Gregory P. Pietz, AsstTO
Joan Morello, AsstTOpO
Helen Merdink, AsstTOpO

Miles City

FIRST SECURITY BANK & TRUST OF MILES CITY
700 Main St. 59301
406/232-3620
Hd: Robert C. Lucas, Pres&TO

Missoula

FIRST NATIONAL MONTANA BANK OF MISSOULA
P.O. Drawer B 59806
Tr$35 Mil
Hd: Michael F. Pomeroy, VP&TO
TrOpers: Susan K. O'Neil, AsstVP&TO

FIRST TRUST COMPANY OF MONTANA
(First Bank System, Inc.)
P.O. Box 7969 59801
406/728-0670
(Branch of Billings)
Hd: Fred Springsteen, SrTO&Mgr

Shelby

TOOLE COUNTY STATE BANK
P.O. Box M 59474
406/434-5528 Tr/u$1 Mil
Hd: John E. Parker, VP

Wibaux

FIRST NATIONAL BANK & TRUST
P.O. Box 205 59553
406/795-2424
Hd: Arley Helvik, Pres

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

NEBRASKA

Alliance

ALLLIANCE NATIONAL BANK & TRUST CO.
124 West Third St., P.O. Drawer E 69301
Eva Knight, AsstTO

THE GUARDIAN STATE BANK & TRUST CO.
P.O. Drawer A 69301
308/762-4400 Tr/o$50 Mil
Hd,Nb: F. L. Balderson, SrTO
TrOpers: W. A. Seiler, TO
PersTr: J. R. O'Neal, II, AsstTO

Aurora

THE FARMERS STATE BANK & TRUST CO.
1234 L St. 68818
402/694-2111 Tr$2.9 Mil
Hd: Dan J. Armbruster, Pres&TO

FIRST NATIONAL BANK & TRUST COMPANY IN AURORA
P.O. Box 329 68818
402/694-3136 Tr$5 Mil
Hd: James W. McBride, Pres
James E. Koepke, ExecVP&TO

Beatrice

FIRST NATIONAL BANK & TRUST CO.
120 N. 6th St. 68310
402/223-4041 Tr$4 Mil
Hd: Harold R. Deitemeyer, Pres&TO
John B. Dando, ExecVP&TO
Don Johnsen, VP&TO
Sherry A. Payne, Csh&TO

Bellevue

BANK OF BELLEVUE
100 American Plaza 68005
402/291-1400
Hd: Michael J. Walts
Rick R. Sanders
James B. Miller

TRI-COUNTY BANK & TRUST
1001 Fort Crook Rd. 68005
402/733-6960
Hd: Michael J. Walts
Jack Ayres
James B. Miller
John H. Becker, Jr.

Broken Bow

NEBRASKA STATE BANK & TRUST CO.
P.O. Box 688 68822
308/872-2466 Tr/o$1 Mil
Hd: Charles R. Giles, ExecVP&Csh

Columbus

COLUMBUS BANK & TRUST CO.
2501 13th St. 68601
402/564-1234
Hd: Robert C. Labenz, ExecVP&TO
Harold J. Luchtel, Pres&AsstTO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 730 68601
402/564-1481 Tr$32 Mil
Hd: Wayne E. Grachek, Sr., VP&SrTO
John Scott
Elizabeth Haskins, TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

NEBRASKA (Cont'd)

Cozad

COZAD STATE BANK & TRUST CO.
P.O. Box 2000 69130
308/784-2000 Tr$4.5 Mil
Hd: John C. Adams, TO

FIRST BANK & TRUST CO.
P.O. Drawer B 69130
308/784-2515 Tr/u$1 Mil
Hd: G. S. Wittenberger
TrOpers,Nb: J. Konen

Elkhorn

BANK OF ELKHORN
P.O. Box 469 68022
402/289-2551 Tr$2.2 Mil
Hd: D. Sonja Pohl, TO

Falls City

RICHARDSON COUNTY BANK & TRUST CO.
P.O. Box 248 68355
402/245-2486 Tr/o$2.7 Mil
Hd,TrInv,Nb: John H. Morehead, Pres
PersTr,TrOpers: K. Voegele, VP

Fremont

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1209 68025
402/727-1100 Tr$20 Mil
H. W. Hendriksen, TO
Thomas G. Kelly, AsstTO

FREMONT NATIONAL BANK & TRUST
152 East 6th St. 68025
402/721-1050 Tr$21.3 Mil
Hd: Joseph E. Twidwell, VP&TO

Gering

GERING NATIONAL BANK & TRUST CO.
P.O. Box 100 69341
308/436-5061 Tr$10 Mil
Hd: Leland Judy, TO

Gothenburg

THE GOTHENBURG STATE BANK & TRUST CO.
900 Lake Ave. 69138
308/537-7181 Tr$4.6 Mil
Hd: Matthew H. Williams, CEO
PersTr,TrOpers: Duane Oliver, VP

Grand Island

COMMERCIAL NATIONAL BANK & TRUST CO.
P.O. Box 2006 68802
308/382-3100 Tr$20 Mil
Hd: Richard K. Rabe, VP&TO
TrOpers: L. Allen Weaver

FIRST NATIONAL BANK OF GRAND ISLAND
Third and Locust 68801
308/382-7222 Tr$107.9 Mil
Hd,PersTr,EmplBen,Nb: John B. Atkins, VP&SrTO
PersTr,CorpTr,Nb: Ronald L. Adams, VP&TO
PersTr,EmplBen,Nb: Debra Schultz, TO
ComTrF,TrOpers: Donna M. Young, AdmAsst
FarmMgmt: Bob Dwyer
Steve Manning

FIVE POINTS BANK
2015 North Broadwell Ave. 68801
308/384-5350 Tr$2.3 Mil
Hd: W. W. Marshall, Jr.

OVERLAND NATIONAL BANK
P.O. Box 1688 68802
308/382-4800 Tr$27.5 Mil
Hd: W. David Connell, TO
TrOpers: Kathy Swanson, AdmAsst

Harrison

THE SIOUX NATIONAL BANK
69349
308/668-2436
Hd: Wayne Hoskinson

Hastings

NORWEST CAPITAL MANAGEMENT & TRUST CO., NEBRASKA
747 North Burlington 68901
402/463-3817 Tr$700 Mil
(Branch of Omaha)
Mgr: Willard T. Essex, VP

Hemingford

BANK OF HEMINGFORD
P.O. Box 157 69348
308/487-3314

Humboldt

HOME STATE BANK & TRUST CO.
P.O. Box 127 68376
402/862-2311 Tr$1.9 Mil
Co-Admin: Melba J. Cook, VP&TO
Charlene E. Schuetz, VP&TO

Imperial

CHASE COUNTY BANK & TRUST
545 Broadway 69033
308/882-4286 Tr$1 Mil
Hd: John Adams, Pres&TO

Kearney

FIRST NATIONAL BANK & TRUST CO. OF KEARNEY
P.O. Box 578 68847
308/234-1818 Tr/o$2 Mil
Hd: Leo L. Henricksen, TO
Laurence L. Jepson, Pres&TO
Harold Oldfather, ChmBd&TO
Pamela Colling, TO
Elvera Rohrs, TOpO

GUARANTY TRUST CO.
2222 First Ave. 68847
308/234-2424 Tr/u$1 Mil
Hd: Wayne R. McKinney, ChmBd&TO
Mrs. Helen Easterbrook, TrAdmO

PLATTE VALLEY STATE BANK & TRUST CO.
P.O. Box 430 68847
308/234-2424 Tr$8 Mil
Hd: Wayne R. McKinney, TO&ChmBd
TrOpers: Helen Easterbrook

Lexington

LEXINGTON STATE BANK
7th & Lincoln Sts. 68850
308/324-5691 Tr$4.5 Mil
Hd: Richard D. Rogers, VP
TrOpers: Margene Pierce, AsstTO

★Lincoln

CITY BANK & TRUST COMPANY OF LINCOLN
14th & M Streets
P.O. Box 81828 68501
402/477-4481
Hd: Lorraine F. Stratton, VP&TO

FIRST NATIONAL BANK & TRUST CO.
13th & M Sts. 68501
402/471-1346 Tr$465 Mil
Hd: Harold J. Dawson, Jr., VP&Mgr
PersTr: Robert Chancellor, VP&TO
CorpTr,EmplBen: Norman Wilson, VP&Mgr
TrInv: William S. Eastwood, VP&Mgr
TrOpers: Robert Kahm, VPOpers
Prob: Richard Emery, VP&TO
Farm: Charles Marquardt, VP&DirFm
Nb: John Guenzel, AsstVP&Mgr

NATIONAL BANK OF COMMERCE TRUST & SAVINGS ASSN.
NBC Center 68501
402/472-4411 $400 Mil
Hd: Vincent T. Goeres, SrVP&TO
PersTr: David E. Asche, VP&TO
CorpTr: John E. Wilson, VP&TO
TrInv,ComTrF: James T. Hitt, AsstVP&TrInvO
EmplBen: Michael D. Donnelly, VP&TO
TrOpers: Richard D. Filbert, VP&TOpO
Nb: R. David Wilcox, VP&TrMktgO
FmMgmt: Keith W. Carlson, VP

UNION BANK & TRUST CO.
3643 S. 48th St. 68506
402/488-0941 Tr$37 Mil
Hd: R. B. Frey, SrVP&TO
TrInv,ComTrF,EmplBen: Ken Backemeyer, VP&TO
TrOpers: Phyllis Beum, AdmAsst

McCook

FIRST NATIONAL BANK
P.O. Box 371 69001
308/345-1575 Tr/u$1 Mil
Hd: Harold E. Larmon, Pres&TO

McCOOK NATIONAL BANK
P.O. Box 740 69001
308/345-4240 Tr$1 Mil
Hd: Peter M. Graff, Pres,TO&ChmBd
PersTr: Dan Funk
TrOpers: Dixie Lorentz

Minden

MINDEN EXCHANGE BANK & TRUST CO.
P.O. Box 179 68959
308/832-1600 Tr$9 Mil
Hd,TrInv: A. C. Hove, Jr., ChmBd&TO
TrInv: Ray Van Norman, Pres&TO
PersTr,CorpTr: Clara R. Benson, AsstTO
TrOpers: Marion Beck, TOpO

Nebraska City

OTOE COUNTY NATIONAL BANK & TRUST CO.
911 Central Ave. 68410
402/873-3388
Hd: Michael J. Walts
James B. Miller
Paul H. Albrecht
Verne Jones

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Neligh

THE NATIONAL BANK OF NELIGH
P.O. Box A 68756
402/887-4143 Tr$2 Mil
Barbara C. Hughes, TO
John E. Glandt, Pres
Ralph C. Schrader, VP&AsstTO

Norfolk

THE DE LAY FIRST NATIONAL BANK
401 Norfolk Ave. 68701
402/371-1001 Tr$14.4 Mil
Hd: B. M. DeLay, Pres&TO
PersTr,CorpTr,EmplBen: Daniel B. Flood, TO
TrInv: Elmer Mohl, ExecVP&TO
TrOpers: Gina Guill

North Platte

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 10 69101
308/532-1000 Tr$16.9
Hd: Donald D. Kilgore, VP&TO
Don Weiss
TrOpers: Nancy Brestel

McDONALD STATE BANK
P.O. Box 220 69101
308/532-2300 Tr$1 Mil
Hd: J. W. McDermand, Pres

NORTH PLATTE TRUST CO.
P.O. Box 458 69101
308/532-3511 Tr/u$1 Mil
Hd: Ron Watson, Pres&TO

Ogallala

KEITH COUNTY BANK & TRUST CO.
315 North Spruce St. 69153
308/284-4074 Tr$7.5 Mil
Hd: Peter H. Hansen, TO

Omaha

AMERICAN NATIONAL BANK
90th & West Dodge Rd. 68114
402/393-7600 Tr$7 Mil
Hd: Jerry B. Weber, VP&TO
TrOpers: Doris Garms, AsstCsh

DOUGLAS COUNTY BANK & TRUST CO.
6015 Northwest Radial Hwy. 68104
402/551-4310 Tr$10.4 Mil
Hd: Richard D. Mullin, SrVP&TO
Lou Cooper, AsstTO

FIRST NATIONAL BANK OF OMAHA
P.O. Box 3128 68103
402/341-0500 Tr$450 Mil
Hd: Robert E. Johnson, SrVP
CorpTr: Marc M. Diehl, TO
Prob: Harold B. Kosowsky, TO
PersTr: J. Terry MacNamara, TO
TrInv: Tom W. Allen, TO
ComTrF: Richard Chapman, TO
EmplBen: Howard M. Dietz, TO
TrOpers: Herbert J. Young, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO.
P.O. Box 3959 68103
402/536-2260 Tr$700 Mil
(Branch in Hastings)
Hd: H. David Neely, Pres
PersTr,Est: Harry P. Yosten, VP
EmplBen,CorpTr: J. Richard English, SrVP
CapMgmt: Michael R. Kingston, VP
TrInv: Jack W. McMannama, SrIO
ExecSvcs/Plng: Richard W. Patterson, 2ndVP
Cont: B. W. Stanislav, SrVP
TrOpers: Richard H. Sieling, VP
Nb: Ronald G. Weber, VP

OMAHA NATIONAL BANK
1700 Farnam St. 68102
402/348-6350 Tr$1.1 Bil
Hd: Thomas N. Moore, ExecVP
PersTr: Donald W. Engdahl, VP
CorpTr: Jack B. Wheeler, VP
TrInv: Kenneth W. Kroeker, SrVP
ComTrF,EmplBen: Stanley A. Traub, VP
TrOpers: John P. Cermak, VP
Nb: Stephen R. Lundholm, 2ndVP

PACKERS NATIONAL BANK IN OMAHA
4710 So. 23rd St. 68107
Tr$10 Mil
Hd: Don Dworak, ExecVP&SrTO
Patrick M. Coyle, TO

Schuyler

THE SCHUYLER STATE BANK
68661
402/352-2401 Tr$1 Mil
Hd: Ronald J. Krejci, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Larry L. Bazata, ExecVP&TO

Scottsbluff

SCOTTSBLUFF NATIONAL BANK & TRUST CO.
1620 Broadway 69361
308/632-2155 Tr$15.2 Mil
Hd: D. E. Hittner, TO

Seward

THE JONES NATIONAL BANK AND TRUST COMPANY OF SEWARD
P.O. Box 469 68434
402/643-3602 Tr$2 Mil
Hd: Velda R. Roberts, VP&TO

Wayne

STATE NATIONAL BANK & TRUST CO.
P.O. Box 111 68787
402/375-1130 Tr$8 Mil
Hd: David R. Ley, Pres&TO
Thomas C. McClain, VP&SrTO
TrInv: Robert Jordan, ExecVP&TO
TrOpers: Lorie L. Bebee, Sec

York

FIRST TRUST CO. OF YORK
P.O. Box 484 68467
402/362-4402 Tr$42 Mil
Hd: Robert V. Jones, ExecVP
EmplBen: Steven P. Myers, VP&TO

YORK STATE BANK & TRUST CO.
P.O. Box 39 68467
402/362-4411 Tr$16.4 Mil
Hd: James G. Nixon, AsstVP&TO
TrOpers: Kathy Bartling, TOpO

NEVADA

Elko

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 471 89801
702/738-3126
(District Trust Office of Reno)
Hd: Eugene Eckert, RegMgr

Las Vegas

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 15188 89114
702/385-8249
(District Trust Office of Reno)
Hd: Fred Stow, III, VP&BrMgr
Mark Dreschler, AsstVP&AsstMgr
CorpTr: Gail Bishop, TrAdm
TrOpers: Phyllis Winkler
CourtTr: Douglass Reimer, TrAdm
Nb: Robert Johnson, AsstVP&TrSvcsO

NEVADA NATIONAL BANK
233 S. Fourth St. 89101
702/386-3612
(Branch of Reno)
Hd: Peter D. Burnes, VP
PersTr: Marlene Kirch, TO
Nb: Lorri Jackson, TO

NEVADA STATE BANK
P.O. Box 990 89125
702/383-4261 Tr$100 Mil
Hd: Jerry Ma[illegible]al, SrVP&TO
PersTr: Sally Morrill, TO
TrInv: Juneen Horch, TO
EmplBen: Ron J. Cantagallo, TrAdm
TrOpers: Susan Davis, TrSupv

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 430 89101
702/731-2222
(Branch of Reno)
Hd: Elaine Fraizer, TO

VALLEY BANK OF NEVADA
P.O. Box 15427 89114
702/386-1285 Tr$250 Mil
(Branch in Reno)
Hd: K. E. Miller, SrVP&TO
Nb: C. D. Brown, SrVP&SrTO
SpecSitua: D. Reed Sorenson, VP&TO
TrInv: Monte L. Miller, VP&TrInvO
TrInv: Ken Fong, AsstPtfolMgr
PbrsTr: V. M. Forst, VP&TO
PersTr: Terry Lee, TO
PersTr: Gary Adkins, TO
PersTr: David Campbell, TrTrainee
EmplBen: Tom Valdov, VP&TO
EmplBen: Doris Smith, TO
EmplBen: Laura Lopez, TrTrainee
TrOpers: R. McLean, TOpO

Reno

FIRST INTERSTATE BANK OF NEVADA
P.O. Box 12640 89510
702/784-3258 Tr$1 Bil
(Branches in Elko & Las Vegas)
Hd: Wayne Williams, SrVP&DivMgr-Tr
BrMgr: John Maher, VP
TrInv: R. M. Lee, Pres, First Interstate Inv. Advisors of Nevada Inc.
CorpTr,EmplBen: J. R. Beekman, TrAdm
TrOpers: K. W. Suess
Nb: Virginia McCormick

NEVADA NATIONAL BANK
P.O. Box 11500 89550
702/785-6678 Tr$1.5 Bil
(Branch in Las Vegas)
Hd,TrInv,ComTrF: John Chrissinger, SrVP
PersTr: Lois Ogden, TO
CorpTr,TrOpers: Eleanor White, AsstVP
TrInv: Fran Schartz, AsstVP
EmplBen: W. M. Panton, VP

PIONEER CITIZENS BANK OF NEVADA
P.O. Box 2351 89505
702/788-2325 Tr$29 Mil
(Branch in Las Vegas)
Hd: L. James McGee, VP&SrTO

SECURITY NATIONAL BANK OF NEVADA
P.O. Box 3339 89505
702/784-7291 Tr$300 Mil
Hd: T. A. Nigro, SrVP&TO
PersTr: Judith C. Toland, VP&TrAdm
CorpTr: Denise A. DeMarco, AsstVP&TO
TrInv,ComTrF: Murray Foster
EmplBen: Arthur Londos, AsstVP&TO
TrOpers: John J. Nieves, VP
TrRE: Steven L. Bruckner, AsstVP&TO
TDP: Vicki Poelstra, TOpO

VALLEY BANK OF NEVADA
401 S. Virginia St.
P.O. Box 10927 89510
702/789-7060 Tr$90 Mil
(Branch of Las Vegas)
Hd: Thomas Tucker, VP&TO
TrInv: Monte Miller, VP&TO
EmplBen: Harold DePaoli, TO
PersTr: Doris Williams, TO
TrOpers: Linda Yohey, TOpO

NEW HAMPSHIRE

Claremont

BANKEAST
P.O. Box 250 03743
603/542-7755
Robert Rzasa, RegPres

INDIAN HEAD NATIONAL BANK
14 Sullivan St. 03743
603/543-3182 Tr$3.9 Mil
(Branch of Nashua)
Hd: Romas J. Bissonnette, VP&TO

Concord

THE BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 477 03301
603/225-4530 Tr$160 Mil
(Branches in Manchester & Nashua)
Hd,PersTr: Frederic R. Pilch, SrVP&TO
CorpTr: David Bliss
TrInv: Theodore A. Libby, VP&TO
ComTrF: E. Thomas O'Hara, Jr., TrInvO
EmplBen: Margaret Wiebusch
TrOpers: Delma H. Reagan, VP&TO

CONCORD NATIONAL BANK
P.O. Box 528 03301
603/225-4300 Tr$71 Mil
Hd: William B. Morrison, SrVP&TO
PersTr: Richard N. Edmunds, TO
TrOpers: Barbara J. Bilodeau, AsstTO

Conway

INDIAN HEAD BANK
Main St. 03818
603/447-5425
(Branch of Nashua)
Hd: Marlene Gallinelli, TO

Dover

STRAFFORD NATIONAL BANK
353 Central Ave. 03820
603/742-2100 Tr$12 Mil
Hd: Allan L. Poole, VP-Tr&InvO
TrOpers: Anita M. Blum, AsstTO

Exeter

EXETER BANKING CO.
P.O. Box 100 03833
603/772-4771, Ext. 70 Tr$30 Mil
Hd: Rudolph C. Hede, VP&TO
Patricia S. Walter, AdmAsst

Hanover

DARTMOUTH NATIONAL BANK
P.O. Box 991 03755
603/643-2500 Tr$130 Mil
Hd,PersTr,Nb: William B. Hamilton, Jr., VP&SrTO
Admin: Elaine J. Cook, TO
Cynthia J. Neily, VP&TO
TrOpers: Frank Currier, TO
TrInv: H. Richard Wilking, SrVP

Keene

INDIAN HEAD NATIONAL BANK OF KEENE
20 Central Square 03431
603/352-4022 Tr$55 Mil
(Branch of Nashua)
Hd,TrInv: Howard A. Roberts, VP&TO
PersTr,CorpTr,TrOpers: Frances N. Potter, TO

Laconia

LACONIA PEOPLES NATIONAL BANK
P.O. Box 250 03247
603/524-1040 Tr$50 Mil
Hd: Deryck H. Knowles, VP&TO
TrOpers: Miss Arlene W. Carter, TO
TrInv: B. Randy Haas, TrInvO

Littleton

INDIAN HEAD BANK-NORTH
P.O. Box 160 03561
603/444-6521 Tr$6.5 Mil
(Branch of Nashua)
Hd: Marlene S. Gallinelli, TO

Manchester

AMOSKEAG NATIONAL BANK & TRUST CO.
P.O. Box 150 03105
603/624-3600 Tr/o$350 Mil
Hd: Carroll E. Winch, SrVP&SrTO
PersTr: Herbert W. Nelson, VP&TO
CorpTr: Helen C. Berdechowski, AsstVP&TO
TrInv: David J. Towner, SrVP&SrIO
ComTrF: M. Jeanne Chandonnet, AsstVP&TO
EmplBen: Edgar C. Austen, VP&PenTO
TrOpers: David D. Berndt, VP&TO

BANK OF NEW HAMPSHIRE,NatAssn
P.O. Box 600 03105
603/624-6615 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP&TO
PersTr,Nb: Arthur W. McKee, AsstVP&TO

FIRST N.H. MERCHANTS NATIONAL BANK
One Hampshire Plaza 03101
603/668-5000 Tr$100 Mil
(Affiliate in Wolfeboro)
Hd: James E. Conroy, SrVP
PersTr: Therese A. Benoit, AsstVP&TO
TrInv: David L. Carlson, VP&IO
TrOpers,CorpTr: Ronald J. Magin, AsstVP&TO
EmplBen: Roberta R. Freedman, TO
ComTrF: Bette A. Ohlson, IO
Nb: Edward J. Sullivan, TO

Nashua

BANK OF NEW HAMPSHIRE,NatAssn
191 Main St. 03060
603/880-5432 Tr$160 Mil
(Branch of Concord)
Hd: Frederic R. Pilch, SrVP
PersTr,EmplBen,Nb: Robert E. Hussey, VP&TO

INDIAN HEAD NATIONAL BANK
146 Main St. 03061
603/880-5050 Tr$225 Mil
(Branches in Claremont, Conway, Keene, Littleton & Portsmouth)
Hd: Eugene P. Patterson, SrVP&SrTO
PersTr,EmplBen: Paul J. Anton, VP&TO
CorpTr: John W. Stearns, VP&TO
TrInv,ComTrF: Arthur H. Dyer, SrVP&TO
TrOpers: Gloria S. Comolli, TOpO
Nb: Neil K. Ashton, VP&TO

NASHUA TRUST CO.
194 Main St. 03060
603/882-2755 Tr$40 Mil
Hd,TrInv: William M. Prizer, III, VP&TO
CorpTr,ComTrF,EmplBen: Harry G. Locke, TO
TrOpers: Gretchen Saglowski, AsstTO
Nb: Kevin E. Keegan, TO

Peterborough

THE FIRST NATIONAL BANK
P.O. Box 389 03458
603/924-7111 Tr$21 Mil
Hd: Leon P. Dusoe, SrVP&SrTO

Portsmouth

FIRST NATIONAL BANK OF PORTSMOUTH
325 State St. 03801
603/436-7700 Tr$18 Mil
Hd,CorpTr,TrInv,TrOpers: Ralph M. Lincoln, VP&SrTO
PersTr,EmplBen,Nb: Richard G. Kaiser, VP&TO

INDIAN HEAD BANK & TRUST CO.
P.O. Box 780 03801
603/436-4110
(Branch of Nashua)
Ronald J. Rioux, Pres
Bradford F. Alden, Chm
PersTr: Joan S. Rice, TO

Rochester

ROCHESTER SAVINGS BANK & TRUST CO.
P.O. Box 1107 03867
603/332-4242 Tr$40 Mil
Hd,PersTr,TrInv,Nb: Robert J. Diefendorf, SrTO
ComTrF,TrInv: Niall MacDonah, TO
TrOpers: Norma Goddard, TO

Wolfeboro

WOLFEBORO NATIONAL BANK
2 Center St. 03894
603/569-1221 Tr/u$1 Mil
(Affiliate of First N.H. Merchants National Bank in Manchester)
Hd: Therese A. Benoit, TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to

TRUSTS & ESTATES

NEW JERSEY

Atlantic City

GUARANTEE BANK
S. Carolina & Atlantic Aves.
P.O. Box 419 08404
609/441-7281 Tr$33 Mil
(Branch in Swedesboro)
Hd: John T. Reed, VP&TO
PersTr: Michael T. Bobal, SrTO
PersTr: John P. Urban, III, TO
Nb: Sherwin C. Radase, SrEstPlngO

Basking Ridge

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
59 South Finely Ave. 07920
201/766-1000
(Branch of Newark)
Hd: William Bogel, VP&TO

Bernardsville

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
47 Mine Brook Road 07924
609/386-0091
(Branch of Newark)
Hd: William Bogel, VP&TO

Beverly

FIRST NATIONAL BANK & TRUST CO. OF BEVERLY
414 Cooper St. 08010
609/387-0057 Tr$8 Mil
Hd: Gregg B. Dunham

Bordentown

BANK OF MID-JERSEY
Rte. 130 08505
609/298-5500 Tr$17 Mil
Hd: Harold J. Johnston, VP&TO
TrInv: Robert T. Haver, VP&IO

Bound Brook

FIRST NATIONAL STATE BANK OF WEST JERSEY
432 W. Union Ave. 08805
201/356-2323
(Branch of Newark)
Hd: William Bogel, VP&TO

Brick Town

HERITAGE BANK,NatAssn
Parkway Office, 24 Lanes Mill Rd. 08723
201/892-8800
(Regional Trust Office of Cherry Hill)
Nb: Mary Haddock, TO

THE HOWARD SAVINGS BANK
133 Van Zile Road 08723
201/840-8686
(Regional Trust Office of Livingston)
John E. Wappel, II, VP&SrTO

Bridgeton

FARMERS & MERCHANTS NATIONAL BANK
53 S. Laurel St. 08302
609/451-2222 Tr$35 Mil
Hd: John D. Catalano, VP&TO
TDP: John Allen, TO

UNITED JERSEY BANK
P.O. Box 100 08302
609/451-3400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
RegTrMgr: James E. Doyles, SrVP
Tr: George S. Waddington, VP
Thomas D. Lee, AsstTO

Bridgewater

FIRST NATIONAL BANK OF CENTRAL JERSEY
1125 Rte. 22 West 08807
(See Listing for Somerville)

UNITED NATIONAL BANK
Regional Trust Office
Route 22 & Grove Street 08807
Florence G. Thompson, AsstVP&TO

Burlington

FIRST NATIONAL STATE BANK OF WEST JERSEY
(Trust Dept. located in Bound Brook)
Mount Holly & Sunset Rd. 08016
609/386-0091
(Branch of Newark)
Hd: William Bogel, VP&TO

Camden

THE BANK OF NEW JERSEY
Broadway at Market St. 08102
609/757-4200 Tr$650 Mil
(Branch in Hawthorne)
MngDir: Michael J. Perrot
MjrOperTrBnkg: Vincent J. Gentile, DivVP
PersTr: Guy K. Dean, III
TrInv: Richard Jayne, VP
TrOpers: Ann Macintosh, TO

Chatham

THE CHATHAM TRUST CO.
640 Shunpike Rd. 07928
201/635-5400 Tr$5.2 Mil
Hd: Lane Reichman, AsstVP&TO

Cherry Hill

HERITAGE BANK,NatAssn
P.O. Box 5470 08034
609/662-2700 Tr$500 Mil
(Regional Trust Offices in Brick Town, Jamesburg, Morristown & Ocean City)
Hd: James E. McCaughey, SrVP
PersTr: Robert W. Jackson, VP&TO
CorpTr,EmplBen: Louis M. Keane, VP&TO
TrInv: Alfred J. DiMatties, VP&TO
ComTrF,Tax: Robert S. Kessler, VP&TO
TrOpers: A. James Breaux, VP&TO
Nb: Kenneth Silverstein, VP&TO

Dover

UNITED JERSEY BANK
15 W. Blackwell St. 07801
201/366-1300
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski, VP

Edison

MIDLANTIC NATIONAL BANK
Metro Park Plaza, P.O. Box 600 08818
201/321-8400 Tr/o$4 Bil
(Trust Facilities in Englewood, Haddonfield, Montclair, Morristown, Newton & Red Bank)
Hd: S. Jervis Brinton, Jr., ExecVP
PersTr,Nb: Arthur W. Hyde, VP&SrTO
CorpTr,EmplBen: William P. DuBose, VP&SrTO
TrInv: Charles H. Jones, Jr., SrVP
ComTrF: Joseph K. Leinbach, VP&TO
TrOpers: Peter A. Beekman, VP&TO

Egg Harbor City

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
201 Philadelphia Ave.
609/965-5325
(Branch of Toms River)

Elizabeth

CITY TRUST SERVICES,NatAssn
(A Subsidiary of City Federal Savings & Loan Assoc.)
1141 East Jersey St. 07201
201/527-8813 Tr$15.6 Mil
Hd,EmplBen: John E. Manley, CEO
PersTr: Russell N. Glatz, ExecVP
PersTr: Harry J. Wyman, TO
EmplBen: John J. Wilson, VP
EmplBen: Amos H. Crowley, VP
William C. Fearon, AsstCont&Csh
EmplBen: Kathleen White, AdmO
TrOpers: Frances P. Kozick
EmplBen: Jeffrey G. Jacob, TO

NATIONAL STATE BANK
68 Broad St. 07207
201/354-3400
(Trust Offices in Summit, Trenton & Westfield)
Hd: James A. Young, SrVP&TO
CorpTr: Bernard F. Cimo, VP&TO
ComTrF: James J. Calnon, AsstVP&TO
TrOpers: Thomas J. O'Connor, AsstVP&TO
Nb: M. Scott Eakeley, VP&TO

UNITED JERSEY BANK
295 N. Broad St. 07208
201/354-7400
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
RegTrMgr: James E. Doyle, SrVP
Nb: James G. Napoda, VP

HEADQUARTERS FOR BANKING PERSONNEL

TRUST OFFICERS...

Ready to move up to a more challenging position? At GENE ROGERS ASSOCIATES we are ready to assist you in making that move with three offices to serve you nation wide
Opportunities available in:
TRUST ACCOUNTING
TRUST ADMINISTRATION
TRUST TAXES
TRUST OPERATIONS
ESTATE PLANNING
PENSION TRUST NEW BUSINESS
TRUST EMPLOYEE BENEFITS
As professionals in placing management personnel in the banking field you can be sure your job search will be completely confidential.

GENE ROGERS ASSOCIATES, INC.
463 Main St. Metuchen, N.J.
08840 201-548-3962
1491 So. Miami Ave. Miami,
Fla. 33131 305-371-8308
3600 Gaston Ave. CS-11-CO13
Dallas, Texas 75246
214-445-0432

Since 1883
BANCROFT

A private, nonprofit school, community and camp for persons who are mentally handicapped.

Bancroft helps individuals rise above their handicaps to the greatest extent possible so they may take advantage of the normal opportunities of life. We invite you to inquire about Bancroft's planned giving programs as well as our highly regarded programs for adults. Contact:

Virginia Devery
The Bancroft School
Haddonfield, NJ 08033
609-429-0010

NEW JERSEY (Cont'd)

Englewood

MIDLANTIC NATIONAL BANK
1 Engle St. 07631
201/894-4823
(Branch of Edison)
Hd,Nb: Norman E. Smyth, VP&TO
PersTr,ComTrF: Donald R. Bomeisl, TO
CorpTr,TrOpers: Patrick H. Clarke, TO
TrInv,EmplBen: Walter A. Hemberger, VP&TO

UNITED JERSEY BANK
21 Park Pl. 07631
201/646-4530
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski, VP

Flemington

THE FLEMINGTON NATIONAL BANK & TRUST CO.
56 Main Street 08822
201/782-3151
Hd: Paul Nosal, TO

Freehold Township

CENTRAL JERSEY BANK & TRUST CO.
P.O. Box 786 07728
201/462-0011 Tr$190 Mil
Hd: Donald W. Peppler, VP&TO
PersTr: Joan Kenyon, AsstVP&TO
CorpTr,ComTrF,TrOpers:
J. Catherine Matthews, VP&TO
TrInv: James A. Vaccaro
EmplBen: Gene R. Smith, PenTO
Nb: Earl R. Zea, TO

Gladstone

PEAPACK-GLADSTONE BANK
P.O. Box 178 07934
201/234-0700 Tr$31 Mil
Hd: Marvin P. Danielson, SrVP&SrTO

Glen Rock

CITIZENS FIRST NATIONAL BANK OF NEW JERSEY
208 Harristown Road 07452
201/445-3400 Tr$150 Mil
Hd,Nb: Richard A. Gibbons, SrVP
PersTr: Lawrence J. Sheehan, VP&SrTO
Peter N. Sonderfan, VP&SrTO
Leonard M. Nedswick, TO
Erma W. Little, TO
Joan Holloway, AsstTO
Marilyn Farrell, AsstTO
TrOpers: Barbara Gasparini, AsstTO
TrInv: Albert L. Lawrence, VP&TrInvO
Richard J. Minogue, AsstTrInvO

Hackensack

COMMERCIAL TRUST CO. OF NEW JERSEY
359 Main St. 07601
201/489-8703
(Branch of Jersey City)
Nb: Thomas J. Galemba, AsstTO

FIRST NATIONAL STATE BANK-COUNTY
239 Main St. 07601
201/441-4100
(Branch of Newark)
PersTr: Donald D. O'Connor, SrTO
Nb: Samuel G. Zalfa, TO

UNITED JERSEY BANK
210 Main St. 07602
201/646-5217 Tr$1 Bil
(Regional Trust Offices in Bridgeton, Dover, Elizabeth, Englewood, Hackettstown, Old Bridge, Princeton & Ridgewood)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski, VP
RegTrMgr: James E. Doyle, SrVP
CorpTr: Edward M. Katz, SrVP
Inv: Fred R. Gruber, VP
TrSvcs: Richard Bradley, VP
PvtBnkg: C. Alan Spaes, VP

Hackettstown

UNITED JERSEY BANK
144 Main St. 07840
201/852-3993
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski VP

Haddonfield

MIDLANTIC NATIONAL BANK
110 Kings Hwy. E. 08033
609/772-4420 Tr$76 Mil
(Branch of Edison)
Hd,TrInv: I. Harris Tucker, VP&RegTO
EmplBen: Jeffrey P. Moody, TO
TrInv: W. C. Lowry, AsstTO

Hawthorne

THE BANK OF NEW JERSEY
331 Lafayette Ave. 07507
201/956-8200
(Branch of Camden)

Hightstown

FIDELITY UNION BANK
105 S. Main St. 08520
609/443-3500
(Regional Trust Office of Newark)
Hd: Roger Embley, 2ndVP&TO
Barbara Cosgrove, TO

Jamesburg

HERITAGE BANK-NatAssn
1 Rossmoor Drive 08831
201/257-1700
(Regional Trust Office of Cherry Hill)
PersTr: Theodore J. Steul, SrVP&TO
EmplBen: Kenneth Politi, TO
Nb: Irene Szoke, AsstTO

Jersey City

COMMERCIAL TRUST CO. OF NEW JERSEY
15 Exchange Place 07302
201/434-5100 Tr/o$125 Mil
(Trust Facilities in Hackensack, Middletown Township, Piscataway & Roselle)
Hd: Stephen P. Cosgrove, VP&SrTO
PersTr: Frank Bevacqua, TO
CorpTr,TrOpers: Robert Kock, TO
TrInv: Edward C. Lord, TO
Nb: Nicholas M. Fugaro, TO

THE FIRST JERSEY NATIONAL BANK
1 Exchange Plaza 07303
201/547-7612 Tr$200 Mil
Hd: Donald F. Maurer
PersTr: Sal La Greca
CorpTr: Joseph Brown
TrInv: John J. Saueracker
ComTrF: Evelyn Manginelli
EmplBen: L. Raymond Benell
TrOpers,TDP: I. Kameno
Nb: J. T. Chiolo

ESTATE JEWELRY
One Piece or Large Lot
Appraised • Purchased
ARTHUR GROOM & CO.
• APPRAISALS IN OUR LAB OR ON LOCATION
• GIA GRADUATE GEMOLOGISTS
• COMPLETE GEMOLOGICAL LAB
326 Lafayette Avenue, Hawthorne, N.J. 07506
(201) 427-0228

PROVIDENT SAVINGS BANK
239 Washington St. 07302
201/743-5000 Tr$25 Mil
Hd,PersTr,TrInv,TrOpers,Nb: Mrs. Eleanor G. Farner, VP&TO
Mrs. Katherine E. Lipinski, AsstSec&AsstTO
Mrs. Roberta M. D'Amore, AsstSec&AsstTO

THE TRUST CO. OF NEW JERSEY
35 Journal Sq. 07306
201/420-2650 Tr$170 Mil
Hd: Raymond P. Catlaw, VP&TO
StkTrans: Gardner R. Small, VP
Roger T. Bernhammer, AsstVP

Kearny

FIRST NATIONAL BANK & TRUST CO.
582 Kearny Ave. 07032
201/991-3100 Tr$3 Mil
Hd: Mary J. Andrews, AdmVP&TO
Robert J. Jones, Pres

Lakehurst

BERKELEY FEDERAL SAVINGS & LOAN ASSOCIATION
2000 Route 70 08733
201/657-5000 Tr$6 Mil
Hd,TrInv,Nb: Ira J. Brower, VP&SrTO
PersTr,TrOpers: Henrietta J. Eckert, TO
TDP: Joyce Oehmler

Linwood

HORIZON TRUST COMPANY,N.A.
212 New Road 08221
609/927-4162
(Trust Office of Morristown)
Hd: Clifford R. Kindred, AsstVP
Gloria Parker

Livingston

THE HOWARD SAVINGS BANK
200 South Orange Avenue 07039
201/533-7560 Tr$310 Mil
(Branches in Brick Town & Rutherford)
Hd: Dewitt C. Reynolds, SrVP&SrTO
PersTr: Thomas D. Alvarez, VP&SrTO
TrInv: Ronald E. Olsen, SrTO
ComTrF: Gordon J. Degnan, SrTO
TrOpers: Frank J. Buckworth, VP&SrTO
EmplBen,Nb: John E. Wappel, II, VP&SrTO

LIVINGSTON NATIONAL BANK
P.O. Box 25 07039
201/992-5600 Tr$15 Mil
Hd: William C. Maher, ExecVP&TO

Maplewood

MAPLEWOOD BANK & TRUST CO.
161 Maplewood Ave. 07040
201/762-7100 Tr$16 Mil
Hd: Bette A. Bauer, VP&TO
TrInv: Francis B. Lane, TrInvO

Maywood

COMMUNITY BANK OF BERGEN COUNTY
125 W. Pleasant Ave. 07602
201/843-2300 Tr/u$1 Mil
Hd,PersTr,CorpTr: Fredric P. Eckelman, AsstVP
Edward Lambert, ExecVP&AsstTO

NATIONAL COMMUNITY BANK
113 W. Essex St. 07607
201/845-1455 Tr$305 Mil
Hd: Frank A. Weber, VP
TrInv,PersTr: Victor C. James, Jr., VP&SrTO
CorpTr: Michael Lyons, VP
EmplBen: Donald E. Rose, TO
TrOpers: Evelyn Baba, AsstTO

Middletown

COMMERCIAL TRUST CO. OF NEW JERSEY
(Regional Trust Facility)
1250 Route 35 07748
201/671-6662
(Branch of Jersey City)
Hd,Nb: Nicholas M. Fugaro, TO

Milburn

FIRST NATIONAL STATE BANK OF NEW JERSEY
397 Milburn Ave. 07041
201/565-3034
(Branch of Newark)
Marie C. Carlone, TO
Claire N. Guadagno, AsstTO

Montclair

HORIZON TRUST COMPANY,NatAssn
483 Bloomfield Ave. 07042
201/744-6700
(Trust Office of Morristown)
Hd: Thomas J. Mullin, VP
Donald E. Erwin, VP

MIDLANTIC NATIONAL BANK
491 Bloomfield Ave. 07042
201/266-6479
(Branch of Edison)
Hd: John M. Andrus, VP&TO
Nb: Joseph M. Gazdalski, TO

Moorestown

FIDELITY UNION BANK
91 East Main St.
609/234-5560
(Regional Trust Office of Newark)
Hd: John Makel

Morristown

FIDELITY UNION BANK
55 Madison Ave. 07960
201/538-9200
(Regional Trust Office of Newark)
Hd: Peter T. Lillard, VP&TO

HERITAGE BANK-NatAssn
22 South St. 07960
201/538-2800
(Regional Trust Office of Cherry Hill)
PersTr: Robert J. Verse, VP&TO
TrInv: James Brown, VP&TO
EmplBen: Kenneth Politi, TO
Nb: Malcolm B. Savage, 1stVP&TO

HORIZON TRUST COMPANY,NatAssn
65 Madison Ave. 07960
201/285-2268 Tr$800 Mil
(Trust Offices in Linwood, Montclair, Mount Laurel, Paramus, Princeton)
Hd: Paul C. Bosland, Pres&CEO
PersTr: Thomas J. Curtin, ExecVP&COO
TrInv: David G. Williams, SrVP
Nb: Kenneth Morris, SrVP
EmplBen: Daniel P. Dunn, AsstVP
TrOpers: Shelley Parish, VP
Treas: Thomas A. Anderson, VP
RegHd: Robert M. Figurelli, VP

MIDLANTIC NATIONAL BANK
161 Madison Ave. 07960
201/540-1201
(Branch of Edison)
Hd: Herman H. Otto, VP&RegTO
TrInv: William A. Toohey, TO
Nb: Richard M. Sargent, VP&TO

Mount Laurel

HORIZON TRUST COMPANY,NatAssn
3737 Church Rd. 08054
609/234-4300
Hd: R. Wynn Kennedy, AsstVP

New Brunswick

BRUNSWICK BANK & TRUST
352 George St. 08903
201/247-5800 Tr$1 Mil
Hd: Frances C. Scatteregia, VP&TO

PEOPLES NATIONAL BANK OF CENTRAL JERSEY
385 George St. 08901
201/846-2100
Hd,PersTr,TrOpers,Nb: Bernard Hanson, TO

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

HORIZON TRUST

HORIZON TRUST COMPANY
Trust and Investment Services
to Individuals and Institutions

Member Horizon Bancorp

65 Madison Avenue
Morristown, N.J. 07960

76 Nassau Street
Princeton, N.J. 08540

483 Bloomfield Avenue
Montclair, N.J. 07042

E. 36 Midland Avenue
Paramus, N.J. 08804

212 New Road
Linwood, N.J. 08221

3737 Church Road
Mt. Laurel, N.J. 08054

NEW JERSEY (Cont'd)

Newark

BESSEMER TRUST CO.
10 Bank St. 07102
201/622-1787 Tr$1.126 Bil
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv: Charles W. Hastings, ExecVP
ComTrF: Kenneth J. Tarr, VP
TrOpers: Bruce H. Ballehr, VP
Nb: Robert C. Elliott, ExecVP

FIDELITY UNION BANK
765 Broad St. 07101
201/430-4000 Tr$14 Bil
(RegTrOffs in Hightstown, Moorestown, Morristown, Newark, Ocean, Red Bank, Ridgewood & Westfield)
Hd: Robert H. Dunker, ExecVP&TO
DeputyHd,PersSvcs&Mktg: A. Daniel D'Ambrosio, SrVP&TO
CorpSvcs: Charles E. Hoos, SrVP&TO
CorpTrAdm: William C. Arnebeck, VP&TO
EmplBenAdm: Francis P. Collins, VP&TO
CorpTrOpers: Richard W. Schmude, VP&TO
Opers: Robert L. Nicolai, SrVP&TO
PvtBank'g: Mortimer J. O'Shea, SrVP
InvSvcsHd: Roger R. Conant, ExecVP&IO
PersTr: William Kufta, SrVP
Inst: Gerald Reilly, VP
Res: Gerald F. Zedren, VP
Fl: George Weckel, 2ndVP

FIRST NATIONAL STATE BANK OF NEW JERSEY
550 Broad St. 07102
201/565-3200 Tr/o$1 Bil
(Branches in Basking Ridge, Bernardsville, Bound Brook, Burlington, Edison, Hackensack, Hackettstown, Mansfield Township, Milburn, Nutley, Rumson, Spring Lake, Tenafly & Trenton)
Hd: John C. Leeds, SrVP
PersTr: Eugene Schaefer, VP
CorpTr: Robert Jakubowski, VP&SrCTO
TrInv: Richard Nicholson, VP&SrTrInvO
ComTrF: Patrick M. Whelan, FundAdm
EmplBen: Richard E. Mansfield, Jr., SrTO
TrOpers: Joan Fancera, VP
Nb: Michael Watson, VP
David H. Dickinson, VP-Sys

Newton

MIDLANTIC NATIONAL BANK
93 Spring St. 07860
201/383-7080
(Regional Trust Office of Edison)
Hd,Nb: Richardson Buist, TO

NEWTON TRUST CO.
30 Park Place 07860
201/382-2400 Tr$8 Mil
Hd: George S. Dates, VP&TO

Ocean

FIDELITY UNION BANK
715 State Hwy. #70 at Brick Blvd.
Brick Town 08723
201/920-3322
(Regional Trust Office of Newark)
Hd: Albert B. Meserlin, VP&TO

Ocean City

HERITAGE BANK,NatAssn
Ninth Street & Central Ave. 08226
609/398-2000
(Regional Trust Office of Cherry Hill)
Nb: Kenneth Silverstein, VP&TO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Old Bridge

AMBOY-MADISON NATIONAL BANK
P.O. Box 825 08859
201/721-2800 Tr$2.9 Mil
Hd: George E. Scharpf, TO

UNITED JERSEY BANK
Route 9, Phillips Dr. 08857
201/727-2492
(Regional Trust Office of Hackensack)
Hd: Harry S. Stotter, ExecVP
RegTrMgr: James E. Doyle, SrVP

Paramus

HORIZON TRUST COMPANY,NatAssn
E. 36 Midland Avenue 07652
201/967-1000
(Trust Office of Morristown)
Hd: Myra N. Kelly, AsstVP
John J. Lent, AsstVP

THE MIDLAND BANK & TRUST CO.
P.O. Box 266 07652
201/265-5555
Hd: Arthur P. Braaten, VP&TO
PersTr: Helen Pennabere, AdmAsst
Margaret Finucane, AdmAsst,TrAcc

Passaic

VALLEY NATIONAL BANK
615 Main Ave. S. 07055
201/777-1800 Tr$47 Mil
Hd: S. F. Riskin, Chm&Pres
PersTr: Thos. E. Feeney, VP&TO
TrInv: Peter Southway, ExecVP
TrOpers: Barbara Laborim, AsstCsh

Paterson

NEW JERSEY BANK,NatAssn
P.O. Box 2177 07509
201/881-5200 Tr$311 Mil
Hd: Kenneth E. Dulow, VP&SrTO
PersTr: Richard F. Ward, VP&TO
CorpTr: Verne W. Pitman, AsstTO
TrInv: Chia-Dann Chi, VP&SrIO
ComTrF: Nancy S. Berlin, TO
EmplBen: Carolyn K. Demarest, AsstTO
TrOpers: Ira Shaw, VP&TO

Phillipsburg

PHILLIPSBURG NATIONAL BANK & TRUST
115 S. Main St. 08865
201/859-2101 Tr$3 Mil
Hd: J. G. Varga, Pres&TO

Piscataway

COMMERCIAL TRUST CO. OF NEW JERSEY
1038 Stelton Road 08854
609/752-6200
(Branch of Jersey City)
Nb: Nicholas M. Fugaro, TO

THE PEOPLES NATIONAL BANK OF CENTRAL JERSEY
480 Hoes Lane 08854
201/846-2100
Hd: Bernard Hanson

Plainfield

UNITED NATIONAL BANK
221 Park Ave., P.O. Box 632 07061
201/756-5000 Tr$240 Mil
(Regional Trust Office in Bridgewater)
Hd: John H. Burnham, SrVP&TO
TrInv: Duncan M. Lasher, SrVP
EmplBen: John M. Bonk, VP&TO
TrOpers: Margaret M. Arcuri, TOpMgr
Nb: Robert F. Schuler, AsstVP&TO

Pleasantville

FIRST NATIONAL STATE BANK
Black Horse Pike 08232
609/645-2000
(Branch of Newark)
Hd: George L. Lyon, SrVP&TO
PersTr: Joseph B. Crossan, VP&TO
TrInv: Frederick B. Mason, VP&TO
Nb: Thomas Smyth, VP&TO
Eugene Lindacher, SrTO

Point Pleasant Beach

OCEAN COUNTY NATIONAL BANK
501 Arnold Ave. 08742
201/892-1900 Tr$25 Mil
Hd,PersTr,ComTrF,EmplBen: Chesley C. Poling, Jr., VP&TO
TrInv,TrOpers: Ernest Bisbal, TO
AdminAsst: Christine Tamke

Princeton

HORIZON TRUST COMPANY,NatAssn
76 Nassau Street 08540
608/924-5400
(Trust Office of Morristown)
Hd: L. V. Silvester, VP
Myles R. Callaghan, VP

UNITED JERSEY BANK
90 Nassau St. 08540
609/921-6100
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry A. Stotter, ExecVP
RegTrMgr: James E. Doyle, SrVP
TrInv: Steven D. Stern, VP
PersTr: William A. Wescott, VP

Red Bank

FIDELITY UNION TRUST CO.
303 Broad Street 07701
201/747-5777
(Reg. Trust Office of Newark)
Hd: Richard P. Reitmeyer, VP&TO
Nb: E. Joseph Brown, TO

MIDLANTIC NATIONAL BANK
201/741-7100 07701
(Branch of Edison)
Hd: Robert J. Kneeley, VP&RegTO
PersTr: Joseph W. Paden, TO
TrInv: Jean Wetzel, TO
Nb: Jack Hess, AsstVP

Ridgewood

CITIZENS FIRST NATIONAL BANK
54 E. Ridgewood Ave. 07451
201/445-3400 Tr$175 Mil
Hd: Richard A. Gibbons, SrVP
AdminHd: Lawrence J. Sheehan, VP&SrTO
PersTr: Peter N. Sonderfan, VP&SrTO
Erma W. Little, TO
Leonard M. Nedswick, TO
Joan Holloway, AsstTO
Marilyn Farrell, AsstTO
TrInv: Albert L. Lawrence, VP&SrTrInvO
Richard J. Minogue, TrInvO
TrOpers: Barbara Gasparini, TOpO

FIDELITY UNION BANK
59 N. Broad St. 07450
201/445-7979
(Regional Trust Office of Newark)
Hd: M. Ray Berberian, VP&TO
John Maher, TO

UNITED JERSEY BANK
25 N. Maple Ave. 07450
201/444-8900
(Regional Trust Office of Hackensack)
INVESTMENT MANAGEMENT DIVISION:
Hd: Harry S. Stotter, ExecVP
TrDept: Stephen G. Chaberski, VP
PersTr: Rita A. Marino, TO

Roseland

SECURITY NATIONAL BANK & TRUST COMPANY OF NEW JERSEY
Eisenhower 280 Office Park
101 Eisenhower Pkwy. 07068
201/643-5700 Tr$100 Mil
Hd: Ross B. Burke, ExecVP&TO
TrInv: Lee T. Smith, Jr., ExecVP
TrOpers: Barbara Dinicola, TOpO

Roselle

COMMERCIAL TRUST CO. OF NEW JERSEY
220 Chestnut St. 07203
(Branch of Jersey City)
Nb: Thomas J. Golemba, TO

Rutherford

THE HOWARD SAVINGS BANK
5 Sylvan Street 07070
201/533-7557
(Regional Trust Office of Livingston)
John E. Wappel, II, VP&SrTO

Somerset

FRANKLIN STATE BANK
630 Franklin Blvd. 08873
201/745-6233 Tr/o$2.2 Mil
John C. Kautz, VP&TO

Somerville

FIRST NATIONAL BANK OF CENTRAL JERSEY
1 W. Main St. 08876
201/685-8318 Tr$170 Mil
Hd,Nb: Joseph P. Williams, SrVP&TO
PersTr: Ellery C. Scott, VP&TO
TrInv: James H. Olson, VP&TO
EmplBen: John J. Cannon, VP&TO
TrOpers: Richard J. Alexander, TO

SOMERSET TRUST CO.
50 W. Main St., P.O. Box 711 08876
201/685-8962 Tr$120 Mil
Hd: Thomas D. Pearsall, VP&TO
PersTr: Gordon W. Robb, TO
Neil Feier, TO
CustSec: Dorothy N. Ballatine, VP
CustAccts: Susan B. DeSimone, AsstSec
TrOpers,CorpTr: Nancy S. Adams, TOpO

South Amboy

FIRST NATIONAL BANK OF SOUTH AMBOY
116 N. Broadway 08879
201/721-0201 Tr/u$1 Mil
Hd: John C. Potthoff, VP,Treas&TO

Succasunna

FIRST NATIONAL STATE BANK OF NORTHWEST JERSEY
Rte. 10 & South St. 07876
201/584-6700 Tr$5 Mil
Hd: Lawrence F. Worden, VP&TO
PersTr: Evelyn Patterson, AsstTO

Summit

NATIONAL STATE BANK
1 Maple Street 07901
201/376-1442
(Branch of Elizabeth)
Hd: James A. Young, SrVP&TO
PersTr: Robert C. Brandt, AsstVP&TO
TrInv: Alice Remini, TO

SUMMIT & ELIZABETH TRUST CO.
367 Springfield Ave. 07901
201/522-8431 Tr$500 Mil
Hd,TrInv: Frederick M. Gallagher, SrVP
PersTr: Robert T. Cassel, VP&TO
ComTrF: Robert Carlsen, VP&TO
TrOpers: Roger A. Neff, AsstVP
Nb: Richard A. Moore, Jr., VP&TO
EmplBen: Richard A. Moore, VP&TO

UNITED COUNTIES TRUST CO.
30 Maple St. 07901
201/931-6784 Tr$630 Mil
Hd: Robert W. Donnelly, SrVP&SrTO
PersTr: Thomas G. Wrath, TO
CorpTr: Philip Warinsky
ComTrF,TrOpers: Robert R. Storch, TO
EmplBen: Davida Isaacson, AsstTO

Swedesboro

GUARANTEE BANK
Kings Hwy. & Railroad Ave. 08085
(Branch of Atlantic City)
Harold Twiss, VP&TO

Tenafly

FIRST NATIONAL STATE BANK-COUNTY
1 W. Railroad Ave. 07670
201/567-5000
(Branch of Newark)
Hd: G. Schaefer, VPNewark
PersTr: D. D. O'Connor, SrTO
Nb: Sam Zalfa, TO

Toms River

FIRST NATIONAL BANK OF TOMS RIVER, N.J.
40 Main St. 08753
201/240-7991 Tr$210 Mil
(Branch in Egg Harbor City)
Hd: John Oughton, III, SrVP&SrTO
PersTr: Richard J. Betz,
AsstVP&SrTrAdm
TrInv,ComTrF: William J. Snow, VP&SrTrInvO
CorpTr,TrOpers: Carl J. Lewandowski, VP&TO
EmplBen: Kevin Wm. Bless, AsstVP&SrTrPenTO
Nb: Frank A. Perrotto, AsstVP&SrEstPlng
John R. Brown, AsstCsh&TrTxO

NEW JERSEY NATIONAL BANK
110 Rte. 37 08753
201/341-9000
(Branch of Trenton)
Hd: William J. Slivka, VP
PersTr: Michael C. Provine, TO
Nb: Susan Cox, TO
Nb: Richard A. Rutherford, TO

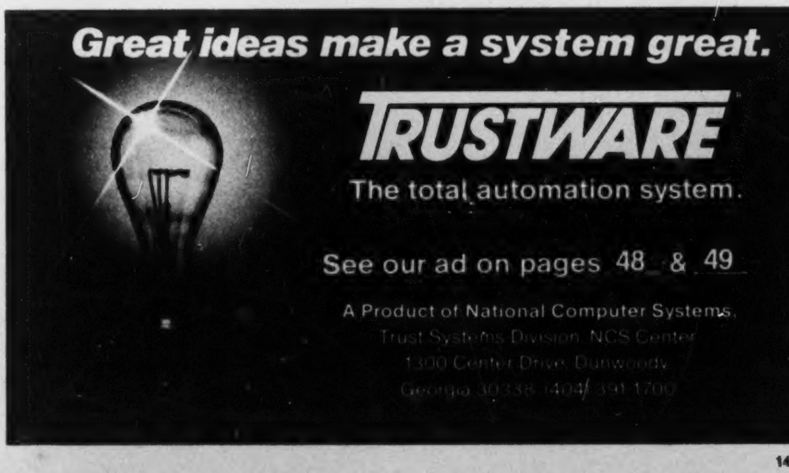
Totowa

FIRST NATIONAL BANK OF NEW JERSEY
515 Union Blvd. 07512
201/790-2300 Tr$180 Mil
Hd,TrInv: John W. Gustafson, VP&TO
PersTr,ComTrF: William C. Caspare, VP
CorpTr,Tax: Doris Kesse, SrTrTxO
TrOpers: Herbert Eisenhardt, SrTOpO
EmplBen: Michael O'Shaughnessy, SrPenTO
Nb: Linda Bowden, TrSvcsO

Trust Worthy

With a respected record of Trust Service, Estate Planning and Investment Performance

Summit and Elizabeth Trust Company
MEMBER OF THE SUMMIT BANCORPORATION
367 Springfield Avenue, Summit, New Jersey 07901
(201) 522-8431 • MEMBER FDIC


Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems,
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody,
Georgia 30338 (404) 391-1700

95.7% of the subscribers of
TRUSTS & ESTATES
in the accounting business
are CPA's.

NEW JERSEY (Cont'd)

★Trenton

BROAD STREET NATIONAL BANK
P.O. Box 8308 08650
609/599-9333 Tr$55 Mil
Hd: Mary C. Weaver, TO

INDEPENDENT BANK & TRUST COMPANY
1230 Parkway Ave. 08628
609/883-9100 Tr/u$1 Mil
Hd: Russell L. Abel, SrVP&TO

NATIONAL STATE BANK
Sanhican Drive & Sullivan Way 08618
609/396-4030
(Branch of Elizabeth)
PersTr,ComTrF: James J. Calnon, AsstVP&TO
TrInv: Frederick K. Burkhardt, AsstVP&TO
TrOpers: Charlotte L. Kanzler, TO

NEW JERSEY NATIONAL BANK
370 Scotch Rd. 08628
609/771-5853 Tr$350 Mil
(Branch in Toms River)
Hd: William F. Bedle, VP
PersTr: Norman Clevely, VP&TO
CorpTr: Vincent J. Serock, VP
EmplBen: Gregory A. Church, VP
TrInv: Richard Sichel, VP
TrOpers: Jean T. Hosgood, TO

Union City

HUDSON UNITED BANK
P.O. Box 29 07087
201/348-2600 Tr$47 Mil
Hd: Frank G. Habruner, SrVP&SrTO
PersTr: D. Lynn Grbelja, VP&SrTO
Marie L. Hochkeppel, AsstTO
CorpTr,ComTrF,TrOpers: Daisy Healy, TO
TrInv: James Pingpank, VP&IO

Westfield

FIDELITY UNION BANK
152 East Broad St. 07090
201/233-7744
(Regional Trust Office of Newark)
Hd: R. Hugg, 2ndVP&TO

NATIONAL STATE BANK
1 Elm Street 07090
201/388-0800
(Branch of Elizabeth)
Nb: M. Scott Eakeley, VP&TO

Whitehouse Station

FIRST NATIONAL STATE BANK OF WEST JERSEY
P.O. Box 125 08889
201/782-2616 Tr$1.3 Mil
Hd: Richard F. Schaub, Pres&TO
PersTr,CorpTr,TrInv,EmplBen,Nb: William H. Bogel, VP&TO
Paul C. Sauerland, Jr., VP,Csh&AsstTO
Charles W. Eichlin, AsstVP&AsstTO

Woodbury

NATIONAL BANK & TRUST CO. OF GLOUCESTER COUNTY
2 S. Broad St. 08096
609/845-5800 Tr$38 Mil
Hd,PersTr,TrInv,TrOpers,Nb: John V. Riso, VP&SrTO
PersTr: Robert A. Suplee, TO
PersTr: E. Robert Green, AsstTO

Woodstown

WOODSTOWN NATIONAL BANK & TRUST CO.
P.O. Box 248 08098
609/769-0040 Tr$5 Mil
Hd: Robert R. Williams

NEW MEXICO

Alamogordo

FIRST NATIONAL BANK
P.O. Drawer 9 88310
505/437-4880 Tr/u$1 Mil
Hd: George Abbott, TO&ChmBd
Elvira Gavaldon, AsstTO

Albuquerque

ALBUQUERQUE NATIONAL BANK
P.O. Box 1344 87103
505/765-2301
Hd: John Y. Gannaway, SrVP&ExecTO
CorpTr: Elizabeth H. Jeffries, TO
TrInv,ComTrF: Dodge Shuler, VP&TO
EmplBen: Larry Harris, VP&TO
TrOpers: Katie Sandstrom, TOpO

FIRST INTERSTATE BANK OF ALBUQUERQUE
P.O. Box 1830 87103
505/766-6330
Hd: T. H. Schneider, SrVP&TO
PersTr: Michael Thompson, TO
CorpTr,EmplBen: R. E. Thomas, TO
TrOpers: K. Keith, AsstVP
Nb: B. N. Shelton, TO
TrInv,ComTrF: R. A. Malcomson, VP Western Asset Mgt. Co.

FIRST NATIONAL BANK
P.O. Box 1305 87103
505/765-4030 Tr$200 Mil
Hd,Nb: William G. Odins, SrVP&TO
PersTr: Brian C. Bjorndahl, AsstVP&TO
CorpTr,EmplBen: Harvey N. Monroe, VP&TO
TrOpers: Michael L. Erwin, VP&TO
TrInv: Thomas E. Gorman, VP&TrInvO
Nb: John O. Martin, VP&TO

SECURITY TRUST CO.
P.O. Box 1081 87103
505/765-5110 Tr$110 Mil
Hd: Douglas G. Nichols, CEO&ChmBd
PersTr: Seldon P. Wright, VP&TO
CorpTr,EmplBen: George Kuhn
TrInv: Robert Kirchberger
TrOpers: Christel Garcia
Nb: G. Patrick Darnell

Artesia

FIRST NATIONAL BANK
P.O. Drawer AA 88210
505/746-3511 Tr$28.2 Mil
Hd: Jack Tierney, CFO
PersTr,EmplBen: Jim Dykes, VP&TO
TrInv: Wanda Boyce, IO
TrOpers: Thelma Molina
Nb: Gretchen May
TDP: Shawna Lee

Carlsbad

CARLSBAD NATIONAL BANK
P.O. Box 1359 88220
505/885-2121 Tr$10 Mil
Hd: George Stanley, SrVP&TO
TrOpers: Ruth Lazenby, AsstVP&AsstTO

Clayton

FARMERS & STOCKMENS BANK
P.O. Box 488 88415
505/374-8301 Tr/u$1 Mil
Hd: J. H. Jackson, Jr., ExecVP&TO

Clovis

CITIZENS BANK OF CLOVIS
P.O. Box 1629 88101
505/769-1911 Tr$10 Mil
Hd: Jeff Jacobs, VP&TO
TrOpers: Virginia McCreery, AsstTO

CLOVIS NATIONAL BANK
P.O. Drawer 1509 88101
505/769-2222 Tr$20 Mil
Hd,PersTr,CorpTr,Nb: Ribble Holloman, VP&AsstTO
TrOpers: Dorothy Winn, VP&AsstTO

Espanola

SUNWEST OF RIO ARRIBA
P.O. Box 8 87532
505/753-2155 Tr$5 Mil
Hd: Donna J. Miller, VP&TO

Farmington

THE CITIZENS BANK
P.O. Box 1140 87401
505/325-8835 Tr/o$19 Mil
Hd, TrInv,ComTrF,Nb: Richard J. Palmer, TO
EmplBen: Beverly Caswell, VP&TO
PersTr: Norma Sweetland, TrAdm
TrOpers: Glenda Anderson

THE FIRST NATIONAL BANK
P.O. Box 540 87401
505/325-4583 Tr$1.3 Mil
Hd: T. W. Bond, SrVP&TO

Gallup

FIRST INTERSTATE BANK
P.O. Box 279 87301
505/863-9511 Tr$6 Mil
Hd: R. David Pederson, Esq., AdmTO

THE MERCHANTS BANK
P.O. Box 339 87301
505/863-9533 Tr$1.8 Mil
Hd: Thomas W. Pickering, ExecVP&TO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Hobbs

FIRST INTERSTATE BANK OF LEA COUNTY
P.O. Box 400 88240
505/397-4511 Tr$30 Mil
Hd,Nb: James D. Hill, VP&SrTO
PersTr: Janis Collins, VP&TO
CorpTr,TrInv,EmplBen,TrOpers: James W. Tomlinson, VP&TOpO

FIRST NATIONAL BANK OF LEA COUNTY
P.O. Box 70 88240
505/397-3271 Tr$43 Mil
Hd: Phil Millender, VP&TO

Las Cruces

FIRST NATIONAL BANK OF DONA ANA COUNTY
P.O. Drawer FNB 88004
505/526-7340 Tr$57 Mil
Hd: Thomas N. Mobley, Jr., SrVP&TO
PersTr: Jennie Alvidrez, AsstVP&TO
CorpTr: Jeanne K. Coleman, VP&TO
TrInv,ComTrF,EmplBen: Rodney A. Chamness, VP&TO
TrOpers: Gloria Shelton, AsstTO

WESTERN BANK
201 N. Church St.
P.O. Box 457 88004
505/526-5544 Tr$6.5 Mil
Hd: Kimerick F. Hayner, VP&TO

Los Alamos

FIRST NATIONAL BANK OF SANTA FE
P.O. Box 1110
1910 Trinity Dr. 87544
505/662-4155
(Branch of Santa Fe)
Mgr: Herman J. Vogt, Jr., VP

Lovington

LIBERTY NATIONAL BANK
P.O. Box 1627 88260
505/396-2831 Tr$1.9 Mil
Hd,Nb: Rita R. Neal, VP&TO
EmplBen: Mike Hoyl, ExecVP
TrOpers: Cassie Black

Portales

PORTALES NATIONAL BANK
P.O. 888 88130
505/356-6601 Tr$1.6 Mil
Hd: Gayle E. Ferguson, ExecVP&TO

Raton

FIRST NATIONAL BANK IN RATON
P.O. Box 970 87740
505/445-2341 Tr/u$1 Mil
Hd: Cynthia S. Scheafer, VP&TO

Roswell

FIRST NATIONAL BANK
P.O. Box 1977 88201
505/622-3441 Tr$15 Mil
Hd: Sylvian E. Gillespie, VP&TO
David Byrd, AsstTO&Adm

SUNWEST BANK OF ROSWELL, N.A.
5th & Main Sts. 88201
505/623-3501 Tr$25 Mil
Hd,TrInv,EmplBen: Catherine E. Rugen, TO
PersTr,CorpTr: David E. Byrd, AsstVP&TO
TrOpers: Judith Roberts, AsstVP-Opers

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

★Santa Fe

BANK OF SANTA FE
P.O. Box 2027 87501
505/983-3374 Tr$12-15 Mil
Hd: James C. Leopold, SrVP
PersTr: David Davenport
CorpTr: Donna Bailey

FIRST INTERSTATE BANK OF SANTA FE,NatAssn
P.O. Box 969 87501
505/982-3671 Tr/o$100 Mil
Hd,PersTr,Nb: Carl T. Fisher, ExecVP&SrTO
PersTr: Mildred L. Hermetet, VP&TO
ComTrF,TrOpers: Anna Williams, OpSupv
CorpTr,Prob,Tax: Pauline L. Lujan, TrAdm
Agcys: Margaret Brown, TrAdm
EmplBen: Mary Mahoney, TrAdm
TrInv: Richard Malcomson, VP-Western Asset Management Co.

FIRST NATIONAL BANK OF SANTA FE
P.O. Box 609 87501
505/988-7111 Tr$299 Mil
(Branch in Los Alamos)
Hd,Inv&FinSvcsGr-Banquest(HldgCo): R. H. Vodian, ExecVP
Hd,Corp/FinSvcs-Banquest(HldgCo): J. L. Laxson, VP
BanquestInv/FinSvcs: Walter E. Prince, VP
Hd,ComTrF,Nb: Jack L. Houchen, VP&Mgr
PersTr,Prob: Karen E. Carney, VP&TO
PersTr,TrAdm: Glenna Jarvis, VP&TO
CorpTr,EmplBen: Joan E. Scherer, TrAdm
TrInv: Ed Jensen, VP&TO
TrOpers: Fred W. Reynolds, VP&TO

Silver City

THE AMERICAN NATIONAL BANK
12th & Pope 88061
505/538-5320
Hd: Cash Skarda, Pres,ChmBd&TO

NEW YORK

★Albany

THE BANK OF NEW YORK
(Capital Region)
112 State St. 12201
518/489-4711
(Branch of New York City)
Hd: Richard S. Ambuhl, VP
PersTr: Roy S. Foltan, TO
Nb: Jay S. Stagg, AsstVP

BANKERS TRUST CO. OF ALBANY,NatAssn
Broadway & State St. 12201
518/447-4851 Tr$100 Mil
Hd: David H. Murdoch, VP&TO

KEY TRUST COMPANY
60 State Street 12207
518/447-3701 Tr$900 Mil
(Branch offices in Jamestown, Kingston, Sayville-Long Island, Syracuse & Watertown)
Frederick R. Clark, ChmBd
Hd: James O'K. Conwell, Jr., Pres&CEO
Peter A. Farrell, SrVP&Econ
Albert F. Kilts, SrVP&Treas
H. Douglas Barclay, Sec&CorpCoun
Mktg,Sales: Paul C. Atkinson, SrVP
Clark C. Curtis, Jr., SrVPMid-AtlanticDiv
William C. Francher, SrVP-WestDiv
Vincent T. Molloy, SrVP-GlobalSvcsDiv
EmplBen: Michael J. Hylan, SrTO
TrOpers: Ludwig S. Schreiner, VP
PersTr: Martin A. Edwards, GpVP

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

Portfolio Managers

Complete Solutions To Your Information Processing Needs... From Monchik-Weber.

Our portfolio products and services can meet all your performance, investment accounting and client reporting requirements—from microcomputers to full-scale systems.

Call one of our sales representatives today for more information.

In New York, Mike Donnelly: (212) 269-5460
In Chicago, Judy Licata: (312) 431-0440
In Boston, Janet Green: (617) 426-3500
In Los Angeles, Howard Given: (213) 826-8405

Monchik Weber

The Monchik-Weber Corporation
11 Broadway
New York, N.Y. 10004

Let no child be demeaned,
nor have his wonder diminished,
because of our ignorance
or inactivity. Let no child
be deprived of discovery,
because we lack the resources
to discover his problem.
Let no child—ever—
doubt himself or his mind
because we are unsure of
our commitment.

For further information contact

FOUNDATION FOR CHILDREN WITH
LEARNING DISABILITIES
99 Park Avenue, New York, NY 10016
212 687-7211

The Bankers Register — a team of professional recruitment specialists serving the nation's banking community.

"Banking isn't money . . . it's people who know about money."

The Bankers Register is recognized as *THE* source of Trust and Investment professionals by quality financial institutions.
Bankers rely on our expertise, and sensitivity to their needs, in introducing them to the best in career opportunities.
With over 50 years of combined professional placement experience, our staff brings to you an unsurpassed knowledge of the banking industry.
Our unique position in the banking community *DOES* make the difference!
Call or write, in confidence, Howard T. Stevens.

The Bankers register

150 Broadway, Suite 1007
New York, N.Y. 10038
(212) 349-6900

NEW YORK (Cont'd)

Albany (Cont'd)

STATE BANK OF ALBANY
69 State St. 12201
518/447-4231 Tr$405 Mil
(Branches in Plattsburg & Troy)
Hd: F. T. Putney, Jr., SrVP&TO
PersTr: Richard F. Galvin, VP&TO
EmplBen: Bart J. Feiden, VP&TO
TrInv: John E. Dahne, VP&TrInvO
ComTrF: Robert L. Leslie, III, TO
TrOpers: James F. Hatlee, VP&TO
Nb: James V. D'Amico, VP&TO
TDP: Beverly Folderman, TOpO

UNION NATIONAL BANK
107 Washington Ave. 12201
518/272-8000 Tr$23 Mil
(Branch in Troy)
Hd,PersTr,Nb: Simon J. Aman, VP&TO
TrOpers: Mary B. Golden, TOpO

Auburn

THE BANK OF AUBURN
120 Genesee St. 13021
315/253-2731 Tr$46.5 Mil
Hd: Ronald D. West, VP&TO
PersTr: C. William Hazelton, TO

Ballston Spa

BALLSTON SPA NATIONAL BANK
P.O. Box 70 12020
518/885-6781 Tr$2 Mil
Hd: LeRoy N. Hodsoll, SrVP&TO

Bath

BATH NATIONAL BANK
44 Liberty St. 14810
607/776-3381 Tr/o$4 Mil
Hd: Delos S. Billings, TO
Patricia A. Adamowicz, AsstTO

Beacon

THE FISHKILL NATIONAL BANK
200 Main St. 12508
914/831-1180 Tr$1.2 Mil
Hd,PersTr,TrOpers: Vera M. Ferrone, Csh,TO&VP
TrInv,Nb: F. G. Straub, ExecVP

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Binghamton

THE BANK OF NEW YORK
(Southern Tier Region)
91 Court Street 13901
607/724-0831
(Branch of New York City)
Hd: Richard C. Berry, VP

LINCOLN FIRST BANK, NatAssn
First City Division
P.O. Box 700 13902
607/772-2261 Tr$264 Mil
Hd: Douglas R. Johnson, SrVP&SrTO
PersTr: Stephen M. Parente, VP&TO
Christine Blythe, TO
TrInv: Richard W. Brearton, III, IO
John P. Riesbeck, VP&IO
PersTr: Jo B. Newton, TO
PersTr,EmplBen: Thomas P. White, TO
TrOpers: Harry J. Newberry, TOpO

MARINE MIDLAND BANK,NatAssn
1 Marine Midland Plaza 13902
607/772-5521
(Branch of Midstate Region, Syracuse)
Mgr: Douglas F. Bissonette, VP&TO

Bronxville

BARCLAYS BANK OF NEW YORK,N.A.
(Trust Dept.)
132 Parkway Rd. 10708
914/337-2200 Tr$378 Mil
(Branches in Farmingdale & Poughkeepsie)
Hd: Alfred V. Van Beuren, Jr., VP&SrTO
PersTr: James A. Sutton, AsstVP&TO
Nb: Andrea Chiodi, TrFinSvcsO
Nb: Douglas J. Boyle, TrFinSvcsO
Nb: R. Frederick Church, TrFinSvcsO
TrOpers: Dolores Benisatto, TOpO
TrInv: Patrick R. Mooney, VP

Buffalo

THE BANK OF NEW YORK
(Western Region)
284 Main St. 14202
716/847-7881
(Branch of New York City)
PersTr,Nb: James Huber, VP
TrOpers: Robert Galey, TO

LIBERTY NATIONAL BANK
10 Fountain Plaza
P.O. Box 889 14240
716/847-7255
Hd: Frederick W. Stetz, SrVP&TO
PersTr: Selby R. Smith, VP&TO
TrInv: Gregory E. Frey, VP&TrInvO
EmplBen: Dave A. Schwartz, VP&TO
Nb: Ernest E. Hambleton, Jr., VP&TO

MANUFACTURERS & TRADERS TRUST CO.
1 M&T Plaza 14240
716/842-5547 Tr$408 Mil
(Branch in New York City)
Hd: Frank C. Harding, VChm
PersTr,CorpTr,ComTrF,EmplBen: Cornell S. Babcock, Jr., VP
TrOpers: James L. Dahlberg, VP
Nb: Dennis F. Kennedy, VP

MARINE MIDLAND BANK,NatAssn
(Western Region Dept.)
P.O. Box 803 14240
716/843-4108
(Branch in Jamestown)
Hd: G. Russell West, SrVP
PersTr: Herbert L. Zimmer, VP
TrInv: Edgar Muth, VP
EmplBen: Alan Mason, Mgr
TrOpers: Samuel Ramaglia, VP
Nb: Richard Landel, VP

Canajoharie

CENTRAL NATIONAL BANK
24 Church St. 13317
518/673-3243 Tr$7 Mil
Hd: Edward W. Spraker, VP&TO

Canandaigua

CANANDAIGUA NATIONAL BANK & TRUST CO.
72 S. Main St. 14424
716/394-4260 Tr$27 Mil
Hd,TrInv: George W. Hamlin, Pres&TO
PersTr: Richard H. Hawks, Jr.
TrInv: Gregory S. MacKay, IO
TrOpers: Donna Crudele

LINCOLN FIRST BANK,NatAssn
130 S. Main St. 14424
716/394-5500
(Branch of Rochester)
Hd: Joseph P. Pesce, VP&MgrRegTrSvcs

Canton

THE ST. LAWRENCE NATIONAL BANK
45-49 Court St. 13617-0509
315/386-4553, Ext. 269 Tr$14 Mil
Hd: Edwin J. Lyons, Pres&TO
TrInv: T. Niles, TrInvO
TrOpers,Nb: R. Miller, AsstTO

Lincoln First Bank, N.A.

Complete Trust & Financial Services in New York State and Florida

Central Division
One Lincoln Center
Syracuse, New York 13202
(315) 424-2994

First City Division
2 Court Street
Binghamton, New York 13901
(607) 772-2261

First National Division
2-8 East Third Street
Jamestown, New York 14701
(716) 483-4862

Lincoln First Trust Company of Florida, N.A.
Arvida Financial Plaza
5550 Glades Road, Suite 401
Boca Raton, Florida 33431
(305) 368-4973

NBW Division
31 Mamaroneck Avenue
White Plains, New York 10601
(914) 328-8033

Rochester Division
One Lincoln First Square
Rochester, New York 14643
(716) 258-5187

TRUST US . . .

. . . because we have earned it. For over 20 years we have built a national reputation for quality service. Which means we can ask for your trust. Whether you're looking for a new association or hiring trust personnel. . . at all job levels, from department heads through administration, operations, investment officers, etc. You can trust us. Send your resume in strict confidence: Company brochure and new salary survey will follow. All fees paid.

don HOWARD/Personnel Inc

New York, NY 10271 ■ 120 Broadway ■ (212) 227-9000
Edison, NJ 08837 ■ 100 Menlo Park ■ (201) 494-3410
Chicago, IL 60611 ■ 500 N. Michigan Ave. ■ (312) 222-1980
Atlanta, GA 30328 ■ 5500 Interstate No. Pkwy. ■ (404) 953-0276
Dallas, TX 75240 ■ 6350 LBJ Freeway ■ (214) 233-9012
San Francisco, CA 94104 ■ 690 Market St. ■ (415) 391-7815

THE NATION'S HEADQUARTERS FOR TRUST BANKING PERSONNEL

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

NEW YORK (Cont'd)

Corning

FIRST BANK & TRUST CO.
P.O. Box 157 14830
607/962-2481 Tr$7.5 Mil
Hd: John M. Murphy, Jr., AsstVP&TO

LINCOLN FIRST BANK,NatAssn
P.O. Box 18 14830
607/962-4633
(Branch of Rochester)
Hd: Samuel A. Curtis, Jr., AsstVP&TO

CANCER

can tear your family apart

When it happens,
you can turn to
The National Cancer Foundation, Inc.,
which for almost four decades has been . . .

- helping families through the crisis
- providing counseling and emotional support
- giving patients hope and dignity

Your bequests and planned gifts can help us to continue this vital service —
free of charge.

For information, write or call

Director of Development
Cancer Care, Inc.
and its parent organization
The National Cancer Foundation, Inc.
One Park Avenue
New York, NY 10016
(212) 679-5700

Until the cure, we offer the care.

Cortland

FIRST NATIONAL BANK
65 Main St. 13045
607/756-2831 Tr$25 Mil
Hd: Charles A. Gibson, SrVP&TO

Elmira

CHEMUNG CANAL TRUST CO.
One Chemung Canal Plaza 14902
607/737-3711 Tr$200 Mil
Hd: John W. Bennett, SrVP&TO
PersTr: Malcolm C. Wiley, SrTO
TrInv: Jan P. Updegraff, VP
EmplBen: Helen J. Many, TO
Nb: Robert J. Hodgson, TO
TrOpers: Ilse Williams, TOpO

MARINE MIDLAND BANK,NatAssn
150 Lake St. 14902
607/737-2134
(Branch of Midstate Region, Syracuse)
Hd: Vincent R. Valicenti, VP

Endicott

ENDICOTT TRUST CO.
35 Washington Ave. 13760
607/757-2543 Tr$50 Mil
Hd,Nb: William L. Nesbitt, VP&TO
TrAdm: Judy Micha, AsstVP&TO
TrOpers: Theo Robbins
TrInv: Janet Wilkins, TrInvO

Farmingdale

BARCLAYS BANK OF NEW YORK, N.A.
170 Conklin Street 11735
516/752-0600
(Branch of Bronxville)

Garden City

LONG ISLAND TRUST COMPANY
82 Seventh St. 11530
516/294-2500 Tr$175 Mil
Hd: Michael J. Sherin, SrVP&TO
PersTr,Nb: Bernard H. Schmitt, VP&TO
EmplBen,Nb: Robert L. Collins, VP&TO
PersTr: Francis V. Liantonio, VP&TO
TrInv: James D. Weeden, VP&TO
TrOpers: Conrad E. Weyer, AsstVP
EmplBen: William Tuttle, VP&TO

NORSTAR LONG ISLAND BANK GROUP
1035 Stewart Ave. 11530
516/560-2358
HdAdmin: Gayle K. Matthews, SrVP&TO
TrInv: Samuel U. Mitchell, VP&TO
Nb,EmplBen: Robert E. Pecaut, SrVP&TO
Nb: Donald B. J. Smith, VP&TO
TrOpers: James L. Stolba, TOpO
PersTr: Stevenson Hunter, AsstTO

Geneva

LINCOLN FIRST BANK,NatAssn
5 Seneca St. 14456
315/789-7700
(Branch of Rochester)
Hd: Gary F. Shultz, VP&TO

Glens Falls

FIRST NATIONAL BANK
P.O. Box 311 12801
518/792-1151 Tr$128 Mil
Hd: G. Nelson Lowe, SrVP&TO
PersTr,TrOpers: Mrs. Edith R. Hughes, TO
TrInv: Carter A. White, VP&IO
Nb: Thomas R. Foster, VP

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

"A Force for Good in the City"

GREATER NEW YORK COUNCILS
BOY SCOUTS OF AMERICA

Your bequest to Scouting in New York City will endow future generations of young boys and girls with the principles and ideals of the Boy Scouts of America.

For information, write the Director of Financial Planning, Greater New York Councils, Boy Scouts of America, 345 Hudson Street, New York, N.Y. 10014; (212) 807-0875

GLENS FALLS NATIONAL BANK & TRUST CO.
250 Glen St. 12801
518/793-4121 Tr$85 Mil
Hd: Stanley A. Frederick, Jr., ExecVP&TO
PersTr: Thomas C. Curran, VP&TO
TrInv: Thomas L. Hoy, VP-Inv
Nb: William McLaughlin, VP

Gloversville

CITY NATIONAL BANK & TRUST CO.
P.O. Box 873 12078
518/773-7911 Tr$3.9 Mil
Hd: George A. Morgan, AsstVP&TO

FULTON COUNTY NATIONAL BANK & TRUST CO.
P.O. Box 793 12078
518/725-3181 Tr$5 Mil
Hd: Jack Marino, VP&TO

Hornell

STEUBEN TRUST CO.
P.O. Box 47 14843
607/324-5010 Tr$23 Mil
Hd: Jon F. Cleveland, VP&TC
Janice A. Wood, AsstTO
Barbara Z. Whiting, AsstTO

Ithaca

FIRST BANK & TRUST CO. OF ITHACA
P.O. Box 70 14851
607/273-2331 Tr$45 Mil
Hd,CorpTr,TrInv,TrOpers: John F. Murphy, SrVP&TO
PersTr,EmplBen: Brent Stephans, AsstTO
TrOpers: Janice F. Baker, TOpO

TOMPKINS COUNTY TRUST CO.
110 N. Tioga St. 14850
607/273-3210 Tr$47 Mil
Hd: Donald Stewart, VP&TO
PersTr: James Hulbert, TO
Est: Sam Brewer, TO
EmplBen: Anthony F. Parise, TO

Jamestown

KEY TRUST COMPANY
202 North Main St. 14701
717/661-3556
(Branch of Albany)
TrOpers: Elsie M. Anderson, VP&TO
Hd: Robert F. Rohm, Jr., VP&TO

LINCOLN FIRST BANK,NatAssn
First National Division
2 E. Third St. 14701
716/483-4862 Tr$34 Mil
(Branch in Mayville)
Hd,PersTr,TrInv,Nb: Christopher A. Junker, VP&TC
PersTr,Nb,TrInv: Jon A. Saff, AsstVP&TO
EmplBen,TrOpers,PersTr: Edith T. Bensink, TO

MARINE MIDLAND BANK,NatAssn
201 N. Main St. 14701
716/661-2021 Tr$65 Mil
(Branch of Western Region, TrDept, Buffalo)
Mgr: Robic Bishop, AsstTO

Kingston

KEY TRUST COMPANY
260 Fair Street 12401
914/331-2400
(Branch of Albany)
Hd: Earle H. Foster, VP&TO
Nb: Lise M. Shehan, TrRep
Admin: Ann M. Naccarato, TrRep

NORSTAR BANK OF THE HUDSON VALLEY,N.A.
P.O. Box 3307 12401
914/331-5350
(Branch of Newburgh)
Hd: Paul G. Kosara, VP&TO

Fine Arts Insurance Worldwide

BELGIUM · FRANCE · GERMANY · GREAT BRITAIN
GREECE · ITALY · NETHERLANDS · SPAIN
SWITZERLAND · UNITED STATES

NORDSTERN
SERVICE INTERNATIONAL (U.S.) INC.
116 JOHN STREET, NEW YORK, NY 10038
TELEPHONE (212) 227-2224

THE LIGHTHOUSE...
HELPING PEOPLE
OF ALL AGES

Born deaf as well as blind, Kenny came to The Lighthouse when he was a year old. He received extensive training in motor skills and cognitive development, with an emphasis on tactile communication, and now knows the hand signs for several words.

A bequest or tax-deferred gift will help children Kenny's age as well as teenagers, people in their working years, and senior citizens. More than 5,000 blind and visually impaired New Yorkers were assisted by the Lighthouse last year.

Bequests and tax-deferred gifts are a major source of support for Lighthouse services.

Write or call: Troy T. Baker
(212) 355-2200, ext. 180

LIGHTHOUSE
The New York Association for the Blind
111 East 59th Street, New York, NY 10022

STAMPS - COINS - AUTOGRAPHS

We wish to purchase or will sell at auction stamps, coins and autographs. We will travel any distance to appraise or purchase a worthwhile property.

There is no fee involved and no obligation to sell. We have made thousands of Estate appraisals for banks, trust companies, insurance companies, law firms and individuals.

We are prepared to pay immediate cash for items purchased prior to removal from your possession.

A copy of an article we wrote for Trusts and Estates is available free on request.

LICENSED AND BONDED AUCTIONEER
ESTABLISHED 1923

JOHN A. FOX
141 Tulip Avenue
Floral Park, N.Y. 11001
516-354-1001
Toll Free 1-800-645-3840

ANTI-VIVISECTION SOCIETY OF NEW YORK
(Incorporating Vivisection Investigation League)
40 West 59th Street, New York, N.Y. 10019 (212) 752-5822

THE ANTI-VIVISECTION SOCIETY OF NEW YORK was founded in 1910 and presently has 10,000 members.

It protests cruel laboratory experiments on animals and deplores the abuse of beagles in painful experiments with poison gas and forced inhalation of cigarette smoke. It also objects to experiments on any human being without the individual's informed consent.

The Society makes its objections known almost daily over radio and T.V. and in paid newspaper and magazine space.

LEGAL COUNSEL: Lord, Day & Lord, 25 Broadway, New York, N.Y. 10014

CHIEF EXECUTIVE OFFICER: Pegeen Fitzgerald, *president*.

NEW YORK (Cont'd)

Liberty

NORSTAR BANK OF HUDSON VALLEY,N.A.
P.O. Box 589 12754
914/292-7100
(Branch of Newburgh)
Hd: Marvin R. Rotenberg, SrVP&TO

Little Falls

HERKIMER COUNTY TRUST CO.
501 E. Main St. 13365
315/823-0300 Tr$10 Mil
Hd: Peter J. Coleman, TO

Mattituck

NORTH FORK BANK & TRUST CO.
11952
516/298-8366 Tr/o$14 Mil
Hd,PersTr,CorpTr,TrInv,Nb: John O. Ashton, SrVP&TO
EmplBen,TrOpers: Mrs. Nancy Makson, TO

Mayville

LINCOLN FIRST BANK,N.A.
First National Division
14757
716/753-2135
(Branch of Jamestown)

The Directory of Trust Institutions is included in a T&E subscription!

Trust & Investment Recruitment Specialists

Servicing Banks and Bankers across the country

☐ With strong background as Trust Executives and experienced Recruiters, we are uniquely positioned to provide discreet and sensitive professionalism to Corporate Clients in their staffing needs.

☐ Qualified individuals can be assured of industry knowledge and confidentiality in discussing career opportunities.

Riotto-Jones, Inc.

535 Fifth Avenue, Suite 1001
New York,NY 10017
212-697-4575

Middletown

ORANGE COUNTY TRUST CO.
75 North St. 10940
914/343-3125 Tr$26.8 Mil
Hd,TrInv: Frank E. Smith, VP&SrTO
PersTr,EmplBen,TrOpers: Edward M. Klussman, TO
Nb: Richard Foote, AsstTO

New York City

ATLANTIC BANK OF N.Y.
960 Avenue of the Americas 10001
212/695-5400
Hd: R. C. Faruolo, TO
TrOpers: Joan Dalton, TrAdm

BANCO CENTRAL OF NEW YORK
50 Broadway 10004
212/785-0700 Tr$8.6 Mil
Hd: Alvaro Villacieros
TrOpers: Barbara Himmer, TOpO

BANK LEUMI TRUST CO. OF N.Y.
25 Broad St. 10004
212/943-3613 Tr$400 Mil
Hd: Jehuda Arbel, SrVP
PersTr: James H. Shurmon, Jr., VP
CorpTr: Richard Rein, VP
TrInv: Kathleen Oldenborg
EmplBen: John D. Cherry, AsstSec
TrOpers: Frank A. DiPaolo, AsstVP

THE BANK OF NEW YORK
48 Wall St. 10015
212/530-1161 Tr$7.2 Bil
(Branches in Albany, Binghamton, Buffalo, Newburgh, Olean, Syracuse & White Plains)
Hd,TrInv: Douglas F. Adams, ExecVP
PersTr: Joseph C. Hoopes, VP
James L. Neff, VP
CorpTr: Sheldon Harrison, SrExecVP
ComTrF: Harvey P. Peterman, TO
EmplBen: Douglas A. Leslie, VP
TrOpers: Walter H. Cushman, SrVP
Nb: Matthew E. Grately, III, VP

THE BANK OF NOVA SCOTIA TRUST CO. OF NEW YORK
67 Wall St. 10005
212/208-6756
Hd: G. E. Timmes, Sec&TO

BANK OF TOKYO TRUST CO.
100 Broadway 10005
212/766-7956
Hd: Ryutaro Yoshioka, SrVP&Mgr
PersTr: Kiyotaka Shirai, VP
CorpTr: Joe Bugay, AsstVP
TrInv: Charles E. Ryan, AsstVP
ComTrF,EmplBen: Hikaru Okuma, VP
TrOpers: Peter Perlett, TO
Dennis Demetropoulos, TO
Nb: Glen Mitchel, NewAcctsO

BANKERS TRUST CO.
280 Park Ave. 10017
212/850-1041 Tr$19.5 Bil
(Branches in New York City, White Plains & Palm Beach, FL)
Hd: Edward A. Lesser, ExecVP
DeptyDeptHd: Malcolm A. Stevenson, ExecVP
CorpTr: Robert I. Landau, SrVP
EmplBen: Ralph L. MacDonald, SrVP
TrOpers: John W. Kelly, SrVP
ComTrF: William J. Lutz, 1stVP
InvPol: H. Kent Atkins, SrVP
SecurMktg: Robert A. Martin, VP
Int'lInvMgmtGp: J. Anthony Wallace, SrVP
PrivClientsGp: G. Lynn Shostack, SrVP
EBInv: John L. Schroeder, VP
PTInv: William J. Lutz, 1stVP
InvResrch: John J. McCabe, VP
Fifth Ave. Branch:
529 Fifth Ave. 10007
212/696-7940
K. Trible King, VP
Nora Corey, AsstVP
Midtown Branch:
280 Park Ave. 10017
212/850-2424
Edward J. Holler, VP
Derrick P. Hastings, AsstVP

OF INTEREST TO: FINANCIAL INTERMEDIARIES

SWEENEY ASSOCIATES, INC.
Money & Securities Operations

Mortimer Sweeney, C.P.A.
Principal 120 Wall St., N.Y.C., N.Y. 10005

Days (212) 344-2436-7-8
Eves & Sunday (203) 227-1274

MY WALL STREET EXPERIENCED STAFF
CAN BE YOUR INTERIM TASK FORCE
LONG TERM/SHORT TERM PROJECTS

Securities Operations
Money Proof & Control
Accountants

OUR TRIPLE FIGHT AGAINST CANCER: PATIENT CARE, EDUCATION, AND RESEARCH

Our mission is the long-term control of cancer.

If you have a client interested in joining the fight, through a bequest, trust, or gift of property, encourage them to support the leading privately controlled cancer center.

MEMORIAL SLOAN-KETTERING CANCER CENTER
1275 York Avenue, New York, NY 10021
Attn.: Trudy Mac Intyre (212) 794-8083

CHEMICALBANK

Trust & Investment Division
30 Rockefeller Plaza
New York, NY 10112
(212) 621-2334

Asset Management

Investment Advisory
Services For Fiduciaries

The International Fund for Animal Welfare

A bequest, or an income or remainder gift can help the International Fund for Animal Welfare (IFAW) protect the living creatures that share this world with us.
IFAW believes that animals experience pain and fear and works to prevent this suffering.
In a sense, IFAW is unique. Once a program to protect a group of animals is started we do not give up until the matter is reasonably resolved in favor of the animals–no matter how long it might take.
IFAW is currently involved in programs to help seals, vicuna, whales, otters, domestic dogs, dingoes, spotted cats, iguanas and polar bears.
IFAW is a not-for-profit Trust, and all income comes from gifts and bequests from its supporters.
For information please write to:
John Nye, International Fund for Animal Welfare,
P.O. Box 193, Yarmouth Port, Massachusetts 02675.

IFAW

NEW YORK (Cont'd)

New York (Cont'd)

BESSEMER TRUST COMPANY,NatAssn
630 Fifth Ave. 10111
212/708-9141 Tr$1.2 Bil
Hd: John R. Whitmore, Pres&CEO
PersTr: Guy S. Waltman, ExecVP
TrInv,EmplBen: Charles W. Hastings, ExecVP
ComTrF: Kenneth J. Tarr, VP
TrOpers: John L. Fox, ExecVP
Nb: Robert C. Elliott, ExecVP

BRADFORD TRUST CO.
67 Broad St. 10004
212/530-2900
Hd: Robert E. Prothero, Chm
CorpTr,StockTrans: James L. Mann, Pres
InstDiv: Thomas J. Perna, VP
Art Pivirotto, VP

CANADIAN IMPERIAL BANK OF COMMERCE TRUST COMPANY
20 Exchange Plaza 10005
212/825-7000
Hd: W. W. O'Connell, II, SrVP
CorpTr: M. A. Lorenzo, VP
TrOpers: R. Ippolito, TO

THE CHASE MANHATTAN BANK,NatAssn
1211 Avenue of the Americas 10036
212/730-3000 Tr/o$22 Bil
(Trust Company office in Boca Raton, FL)
TRUST DEPARTMENT:
Hd: A. Edward Allinson, ExecVP
DomPvtBnkg: Hans P. Ziegler, SrVP
PenTrFinSvcsGp: R. Reuel Stanley, VP
CorpTr&AgcyGp: Ernest L. Loser, SrVP
InvMgrCorp: Stephen E. Canter, SrVP
PvtBkngInt'l: Peter J. Holzer, VP

CHEMICAL BANK
30 Rockefeller Plaza 10112
212/621-2300 Tr$11.1 Bil
(Office in White Plains. Subsidiary, Chemical Trust Company of Florida, N.A. in Palm Beach)
TRUST & INVESTMENT DIVISION
InvPol: Kenneth S. Rolland ExecVP
Admin: Kenneth L. Dowd, Jr. SrVP
TrOper: William Gerard SrVP
PERSONAL TRUST SERVICES:
Hd: Michael F. Sassi SrVP
Est: Sherwood L. Monahan VP
Tr: G. Morris Gurley VP
Inv: William T. Oliver, Jr. VP
Nb: James N. Donaldson VP
SECURITIES ASSET MANAGEMENT SERVICES
ChemFacts II: Brian T. McGirl VP
CorpTr: John J. Fleming VP
SUBSIDIARIES OF CHEMICAL NEW YORK CORPORATION
FAVIA HILL & ASSOCIATES, INC.
James A. Favia Pres.
Robert D. Hill ExecVP
THE INVESTMENT GROUP, INC.
Thomas F. Hodgman Pres.
Angelo J. Balafas SrVP
Arthur J. Rieser VP

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

LEADING U.S. STAMP AUCTIONEERS

Our services are promptly available anywhere for the appraisal of stamp collections and their disposition.

Arrangements can be made for outright cash sale to any amount or for dispersal by public auction.

We sell a greater value of rare stamps than any auction firm in the United States: over $11,000,000.00 in 1983.

Send for informative brochure.

Established 54 years.

Robert A. Siegel
AUCTION GALLERIES, INC.

160 East 56th Street
New York, NY 10022
Tel. (212) 753-6421

auctioneers
of the world's
most valuable
stamp
$935,000.00

YOUR LEGACY – A BETTER LIFE

for blind and multihandicapped persons of all races and creeds

Write or call

John F. Heimerdinger, Exec. Dir.
The Jewish Guild for the Blind
15 W. 65th Street
New York, N.Y. 10023
212 595-2000

Founded in 1914

Guild School offers multihandicapped student instruction tailored to his special needs.

WHEN DIG YOU MUST.

Let us do the spadework for you. We'll turn up the unvarnished facts —discreetly, confidentially and economically—and give you the objective and essential information about people and companies you need for considered opinion and judgment.

Before you recommend or take action on a patent or trademark infringement, a joint venture, an.acquisition, a merger, an investment or tax shelter opportunity, an important new executive or other critical matters—get a "Bishop's Report." Please call us or send our coupon.

BISHOP'S SERVICE, INC.

The leading confidential reporting service since 1898

NEW YORK. WASHINGTON. LOS ANGELES. BRUSSELS

BISHOP'S SERVICE, INC.
41 East 42nd Street, New York, NY 10017
212-867-2700

Yes, I'd like more information about your service.

Name __________

Company __________

Address __________

City __________ State ______ Zip ______

Telephone __________

NEW YORK (Cont'd)

New York (Cont'd)

CITIBANK,NatAssn
One Citicorp Center
153 East 53rd Street 10043
212/559-1000
INDIVIDUAL BANK
Private Banking and Investment Division
  Hd: Steward B. Clifford, SrVP
  Inv: Charles Porten, SrVP
  Inv: Geoffrey Raymond, VP
  Tr,Est: Sidney H. Schneck, VP
  Cust: Lyman B. Frieze, VP
INVESTMENT MANAGEMENT GROUP
  Anthony C. Howkins, SrVP
INVESTMENT DIVISION
  Peter H. Vermilye,
  SrVP,ChmInvO&ChmInvPolComm
  InstPtfolMgmt: Dan I. Abrams, VP
  InvRsch: A. William Bodine, VP
  REInv,Mgmt: Wayne Stemmer, VP
  FI: Nolen Bailey, VP
INTERNATIONAL SERVICES DIVISION
  John T. Fogarty, SrVP
ASSETS SERVICES DIVISION
  Hd: Raymond Parodi, VP
  Mktg: Sydney L. H. Gordon

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

EUROPEAN AMERICAN BANK & TRUST CO.
10 Hanover Square 10015
212/437-3954   Tr$160 Mil
  Hd: Glenn E. Mangold, SrVP
  TrAdmin: Joseph J. Arney, VP
  CorpTr: Helmut Langefeld, AsstVP
  PersTr: Philip Azoy, AsstVP
  CustSvcs: John Principe, CEO
  TrOpers: Peter Mipoti, VP
  SecClr: Sarkis Poriadjian, VP
  IncomeProc: Louis Figlia, CO
  TrInv: John McEvoy, VP
  PtfolMgmt: Thomas Famigletti, VP

FIDUCIARY TRUST CO. OF NEW YORK
Two World Trade Center 10048
212/466-4100   Tr$7.5 Bil
  Hd: Lawrence S. Huntington, Chm
    L. F. Boker Doyle, Pres
    Henry H. Moulton, VChm
    James E. Deane, SrVP&GenCoun
  TrInv: L. F. B. Doyle, Pres
  EmplBen: William C. Schenck
  Nb: George J. Mullen, SrVP
    Barbara G. Marcin
  Rsch: Charles H. Mouquin, SrVP
  Tax: Thomas Martyn
  Admin: Daniel F. O'Brien, SrVP

IRVING TRUST COMPANY
One Wall St. 10015
212/487-2121   Tr$5.3 Bil
FIDUCIARY SERVICES GROUP
  Hd: John A. Orr, ExecVP
  Tr&InvSvcs: Thomas W. Archibald, SrVP
  PersTr: Janet E. Hunt, SrVP
  InvRes: Peter D. Richardson, SrVP
  ComTrF: S. Nicoll Benjamin, VP
  Nb: Donald B. Verrilli, VP

M&T BANK
654 Madison Ave. 10021
212/832-8300
(Branch of Buffalo)
  P. F. McDonnell, VP-Admin

MANUFACTURERS HANOVER TRUST CO.
600 Fifth Ave. 10020
212/957-1360   Tr$35.6 Bil
  Hd: Joseph L. McElroy, ExecVP
  PersTr: Charles B. Grimes, SrVP
  CorpTr: Robert A. Byrne, SrVP
  TrInv: Victor J. Melone, SrVP&DGM
  ComTrF: Peter O. Austin-Small, VP
  EmplBen: Joseph S. Jasionowski, VP
  TrOpers: Frank Gibbs, VP
  Nb-Instit: William C. Petty, III, VP
  Nb-PersTr: James D. Conlon, VP
  Nb-CorpTr: Kevin P. Kelly, VP
MH/EDIE INVESTMENT COUNSEL
212/957-1207
(Branch Offices in Atlanta, Chicago, Dallas,
  Houston, Los Angeles, Philadelphia, Phoenix
  & San Francisco)
  Rudolph Abel, Jr., VP

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

SOFTWARE

Up to 90% savings professional and staff time

Benefit Analysis, Inc.'s Family Asset Distribution Plan™ for estate planning also does many things for you that no other desktop computer program can match.

For example:

• State Death Taxes •
FADP knows all 50, plus D.C. Actual calculations are automatic.

• Special Property •
FADP automatically handles separate property, three types of jointly-owned property, and community property — in any combination, in any estate.

• Crossover Calculations •
FADP automatically handles husband's estate, wife's estate and it shows both cases — husband dies first, wife dies first, for each of up to 4 alternatives.

Unlike traditional computer programs for estate planning, Family Asset Distribution Plan™ **calculates the Taxable Estate** (state and federal) **not just the estate taxes.**

Call or write today, to order or for free product information.

BAI
BENEFIT ANALYSIS, INC
842 Lancaster Avenue
Bryn Mawr, PA 19010
Call Toll Free: 800-223-3601
(In PA: 215-527-7400)

WE DO IT THE WAY YOU WOULD

NEW YORK (Cont'd)

New York (Cont'd)

MARINE MIDLAND BANK,NatAssn
250 Park Ave. 10177
212/949-6500 Tr$4 Bil
(Regional Trust Depts. in Buffalo, New York City, Rochester & Syracuse)
INVESTMENT SERVICES DIVISION:
Hd: Hiram F. Moody, Jr., ExecVP
PersTr: G. Russell West, SrVP
DivAdm: Richard J. Loos, SrVP
ChfStf: Sarah M. Nolan, AdmVP
Plng&Mktg: Frederick A. Palumbo, AdmVP
CorpTr,InstAdmin: William P. Gaines, AdmVP
SecSvcs: Michael J. Dailey, AdmVP
EASTERN REGION TRUST DEPT:
PersTr: Hans R. K. Sommerhoff, AdmVP

MORGAN GUARANTY TRUST CO.
9 West 57th St. 10019
212/826-7586 Tr$39 Mil
TRUST & INVESTMENT DIVISION:
David L. Hopkins, Jr., ExecVP
TrInv: C. Nicholas Potter, SrVP
Harry Barbee, Jr., SrVP
PersTr,Admin: Thomas J. Sweeney, SrVP
Daniel W. Drake, VP
PenTrAdmin: John E. Page, VP
TrOpers: William J. McGoldrick, SrVP
Nb: Richard Flender, VP
IntnlPvtBnkg: Alessandro Fusine, SrVP
CORPORATE TRUST & STOCK TRANSFER:
CorpTr: Ralph M. Mastrangelo, SrVP
StkTrans: Thomas W. Stanley, SrVP

NATIONAL BANK OF NORTH AMERICA
44 Wall Street 10005
212/623-4000 Tr$300 Mil
(Branch in W. Hempstead)
Hd: E. M. Greenthal, SrVP
PersTr: Arthur E. Boyer, VP
CorpTr: Thomas E. McAteer, VP
TrInv: Wm. P. Dinan, VP
TrOpers: Donald Murtha, VP
Nb: Lloyd K. Chanin, VP
EmplBen: Ronald K. Olson, VP
ComTrF: Arthur E. Beyer, VP
CORPORATE TRUST DEPT:
80 Pine Street 10005
Thomas E. McAteer, VP

NORWEST TRUST COMPANY, NEW YORK
40 Wall Street 10005
212/425-8250
(Branch of Norwest Bank, Minneapolis, N.A.)
George S. Warren, Pres
Elaine M. Swidron, Treas
Brian W. Holmes, SrVP

REPUBLIC NATIONAL BANK OF NEW YORK
452 Fifth Ave. 10018
212/619-2600 Tr$250 Mil
Hd,Nb: J. Craig Ehrich, VP
PersTr: Joseph F. Collins, III, AsstVP
TrInv: Michael D. Hirsch, VP
EmplBen: Roger Giorgianni, AsstTO
TrOpers,TDP: Cliff Broder, VP

THE ROYAL BANK & TRUST CO.
68 William St. 10005
212/806-3000
Hd: John Penhale, VP

J. HENRY SCHRODER BANK & TRUST CO.
One State St. 10015
212/269-6500 Tr$400 Mil
Hd: Colin A. Browning, ExecVP&SrTO
PersTr,EmplBen,Nb: William M. Otterbein, 1stVP
CorpTr: George R. Sievers, 1stVP
TrInv: Charles Robbins, SrVP
TrOpers: Thomas F. Tierney, VP
Nb: Mark B. Cohen, SrVP
StkTrans: Paul Sicari, SrVP

95.7% of the subscribers of
TRUSTS & ESTATES
in the accountancy business are CPA's.

STERLING NATIONAL BANK & TRUST CO.
355 Lexington Ave. 10017
212/490-9844 Tr$100 Mil
Hd,EmplBen,Nb: Joseph M. O'Loughlin, SrVP&TO
PersTr,CorpTr,Nb: Milton H. Wohl, VP&TO
TrInv: Michael Materasso, VP

UNITED STATES TRUST CO. OF NEW YORK
45 Wall St. 10005
212/806-4500 Tr$9.4 Bil
(Branch in Palm Beach, FL)
Hd: H. Marshall Schwarz, ExecVP
InvMgt: Frederick B. Taylor, SrVP
CorpTr: Malcolm J. Hood, SrVP
PersAssetMgt: Jeffrey S. Maurer, SrVP
TrAdm: Stuart K. Aisenbrey, VP
EmplBen: James F. Whalen, SrVP
TrOpers: James E. Bacon, ExecVP
Nb: William Eldridge, VP

Let's Talk Seriously

About Shareholder Services

The facts are:

- Regulations are getting tougher - **(TEFRA Backup regulations may just be the beginning!)**
- Costs of providing a quality service are high - **(profits are low or even non-existant!)**
- New business is hard to get - **(even harder to keep!)**

We specialize in Shareholder Services to the banking community including: Securities Transfer, Municipal Bond Processing and Savings & Loan Conversions.

For additional information contact Edwin Olsen, Vice President

Registrar & Transfer Co.
Since 1899

10 Commerce Street, Cranford, N.J. 07016 (201) 272-8511

61 Broadway, New York, N.Y. 10006 (212) 962-7337

Newburgh

THE BANK OF NEW YORK
(Mid-Hudson Region)
280 Broadway 12550
914/561-8200
(Branch of New York City)
  Hd,Nb: Francis X. Gallivan, SrVP
  PersTr: Charles C. Ulshafer, VP
  TrInv: James F. Cataldo, VP

COLUMBUS TRUST CO.
76 Broadway 12550
914/561-2700
  Hd: Helen D. DeRoma, TO

NORSTAR BANK OF THE HUDSON VALLLEY,N.A.
P.O. Box 911 12550
914/564-9500   Tr$150 Mil
(Branches in Kingston and Liberty)
  Hd: Marvin R. Rotenberg, SrVP&TO
  EmplBen: John Madden, TO

Norwich

NATIONAL BANK & TRUST CO.
P.O. Box 351 13815
607/334-2231   Tr$191 Mil
  Hd: James A. Hoy, VP&SrTO
  AsstMgr: John D. Roberts, VP&TO
  PersTr: Charles Stevens, TO
  CorpTr: Josephine Johnson, CTO
  TrOpers: Kathlene Swift, TOpO
  TrInv,ComTrF: John Cook, VP&TrInvO
  EmplBen: Charles Lord, VP
  Nb: Richard Runyon, AsstTO

Ogdensburg

ONEIDA NATIONAL BANK
(A Norstar Bank)
320 Ford St. 13669
316/393-2700
(Branch of Utica)
  Hd: Frank Bateman, VP&TO

Olean

THE BANK OF NEW YORK
(Southwestern Region)
P.O. Box 574 14760
716/372-0110
(Branch of New York City)
  Hd,TrInv,Nb: Michael A. Patton, VP
  PersTr: L. Thomas Malone, TO

Oneida

ONEIDA VALLEY NATIONAL BANK
160 Main St. 13421
315/363-4500   Tr$7 Mil
  Hd: Robert H. Fearon, Jr., Pres&TO
    David P. Kershaw, VP&AsstTO

Oneonta

WILBER NATIONAL BANK
245 Main St. 13820
607/432-1700   Tr$101 Mil
  Hd,CorpTr,EmplBen: Benjamin C. Nesbitt, VP&SrTO
  PersTr: Wanda Perry, TO
  TrInv: Bonnie Engler, TrInvO
  ComTrF: Duane B. McMorris, TO
  TrOpers: Priscilla Welch, Mgr&TO
  TDP: Mary Whiting

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate
business to banks or
correspondent banks.

Profit from the Lion's Tax Exempt Income Service

A professionally managed investment service for your bank's retail, custody and personal trust customers.

This new service from Dreyfus now enables you to offer your customers a varied selection of professionally managed tax exempt funds—short, intermediate and long-term—as well as specialty funds exempt from state tax. You benefit from our expertise in tax exempt investments, plus our top flight operations and marketing support—all for far less than it would cost to establish your own program. For further information, call Don Nanfeldt toll free at 1-800-225-2664 or in New York at 212-308-2530.

Dreyfus
Service Corporation
600 Madison Avenue, New York, NY 10022

S SCOTT STAMPS SCOTT STAMPS SC

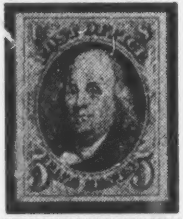
Since 1863, the name "Scott" has been synonymous with "Stamps." And throughout those 120 years, stamp collectors have looked to Scott to meet their philatelic requirements. Therefore, we at Scott are constantly in need of better stamp collections and investment portfolios to fulfill our needs. To stock our auctions. To negotiate outright private treaty sales.

Therefore, if you require professional advice on...

- The sale of rare stamps
- The purchase of rare stamps
- Stamps as investments
- Stamps for your collection

We are as close as your telephone.
Our toll-free number in New York City is 1-800-221-7276.
Ask for Stephen Braham.
Our toll-free number in Denver is: 1-800-525-0152.
Ask for Stephen Datz

SCOTT®
Serving collectors since 1863.



SECURITY PRICING SERVICES

- NYSE & AMEX EQUITIES AND CORPORATE BONDS
- REGIONAL EXCHANGE EQUITIES
- COMMODITY & FINANCIAL FUTURES
- U.S. GOVERNMENT & AGENCIES
- DIVIDEND NOTIFICATION
- NASDAQ
- OPTIONS
- GNMA POOL PRICING
- OTC STOCKS & BONDS
- MUNICIPAL BONDS
- 13 F
- FUND EVALUATIONS
- COMMON TRUST FUNDS

MULLER DATA CORPORATION

111 BROADWAY, NEW YORK, NY 10006
SALES DEPARTMENT (212) 766-9555 (800) 221-3525

NEW YORK (Cont'd)

Oriskany Falls

CITIBANK (NEW YORK STATE),NatAssn
212 Main St. 13425
315/821-7238
Hd: Aubrey F. Alberding, Jr., Mgr

Owego

THE OWEGO NATIONAL BANK
203 Main St., P.O. Box 187 13827
607/687-0670 Tr$6.2 Mil
Hd: Edward J. Wood, Jr., Pres&SrTO
Patricia P. Gorman, VP&TO
Robin A. Vergason, TO

Career Bankers
R.P. CLARKE PERSONNEL, INC.
Nationwide

You can TRUST us to handle your career advancement or recruitment needs in a professional and confidential manner.

- TRUST INVESTMENTS
- TRUST NEW BUSINESS
- TRUST DEPARTMENT HEADS
- PENSION TRUST
- TRUST ESTATE ADMINISTRATION
- INVESTMENT RESEARCH
- CORPORATE TRUSTS

YES...
Chances are that we do have or could find an opening in your field of expertise in the geographical area you desire. Why not send us your resume and find out?

CAREER BANKERS
121 EAST WATER STREET
SYRACUSE, NEW YORK 13202
ALL FEES EMPLOYER PAID
315-476-5505

Plattsburg

STATE BANK OF ALBANY
25-27 Margaret St. 12901
518/561-3100
(Branch of Albany)
Hd: Arthur Higgins, AsstTO

Poughkeepsie

BARCLAYS BANK OF NEW YORK
17 Market Street 12602
914/471-0100 Tr$16 Mil
(Branch of Bronxville)
Hd: Albert V. Van Buren, Jr., VP&SrTO

DUTCHESS BANK & TRUST CO.
285 Main Mall 12602
914/471-2200 Tr$16 Mil
Hd: Owen T. Clarke, Jr., VP&TO

Red Hook

FIRST NATIONAL BANK
28 W. Market St. 12571
914/758-2311
Hd: L. W. Hapeman, Pres&TO
John Van Wormer, AsstTO

Riverhead

SUFFOLK COUNTY NATIONAL BANK
P.O. Box 269 11901
516/727-2700
Hd: Joseph H. Gibbons, TO

Rochester

CENTRAL TRUST CO.
44 Exchange St. 14614
716/54[illegible] 4500
Hd: Robert E. Dell, SrVP&TO
TrInv: Lawrence Broadhurst, SrVP
EmplBen: James R. Mersfelder, PTO
TrOpers: James Genthner, TOpO
Nb: Joseph P. Coonan, TO

LINCOLN FIRST BANK,NatAssn
One Lincoln First Square 14643
716/258-5144 Tr$2.2 Bil
(Branches in Canandaigua, Corning & Geneva)
Hd: Peter O. Brown, SrVP
PersTr: Nancy G. Broderson
CorpTr: Thomas M. Miller, VP
TrInv: W. Christopher Maxwell, SrVP
ComTrF: Charlotte M. Liebig, IO
EmplBen: Don A. Hessler, VP
TrOpers: Richard Leonardi, VP
Nb: James P. Atwater
Thaddeus S. Newell, III, VP&Mgr-PvtBnkg

MARINE MIDLAND BANK,NatAssn
One Marine Midland Plaza 14639
715/428-3700
Hd,PersTr: William J. Stephans, Jr., SrVP
EmplBen: Charles F. Pickhardt, VP
Nb: Dana R. Consler, SrFPO

SECURITY TRUST CO.
1 East Ave. 14638
716/546-9120 Tr$960 Mil
Hd: Richard G. Crawford, SrVP&Mgr
PersTr: Scott E. Alexander, VP&Mgr
CorpTr,TrOpers: Dennis Slimmer, VP&SrTOpMgr
TrInv: James A. Knauf, VP&Mgr
ComTrF,EmplBen: Clarence B. Ellsworth, Jr., VP,TO&Mgr
Nb: Edwin J. Paszkiewicz, VP&Mgr
Tax: Katharine R. Woodard, VP&Mgr
TrSvcsDev: David J. Whitaker, VP&Mgr

Sayville, L. I.

KEY TRUST COMPANY
131 Main Street 11782
516/589-0700
(Branch of Albany)
Nb: Ralph G. Barnouw, SrBusDevO

Scarsdale

SCARSDALE NATIONAL BANK & TRUST CO.
8 E. Parkway 10583
914/723-1300 Tr$70 Mil
Hd,PersTr: Clark H. Williams, SrVP&TO
TrInv: W. Ward Whipple, Jr., VP&TO
TrOpers: Catherine P. Doucette, VP&TO
EstAdmin: Craig Cerone, AsstVP

Schenectady

MOHAWK NATIONAL BANK
216 State St. 12301
518/370-7671 Tr$50 Mil
Hd,TrInv,Nb: Eslin D. Brace, VP&TO
TrOpers,EmplBen: Ann MacHattie, AdmAsst
CorpTr,EstAdmin: Henry C. Lockwood, TO

SCHENECTADY TRUST CO. (TRUST DIVISION)
P.O. Box 380 12301
518/377-3311 Tr$200 Mil
Hd: Peter A. Zakriski, SrVP
PersTr: James Niland, VP&TO
TrInv: William H. Milton, III, VChm&Sec
ComTrF,EmplBen: Thomas P. Brett, SrTO
TrOpers: Bertha F. Lawyer, TO
Nb: Mark L. Parker, TrRep

Smithtown

BANK OF SMITHTOWN
P.O. Box 456 11787
516/360-9313 Tr$50 Mil
Hd,TrInv,Nb: Barbara A. Confer, VP&TO
PersTr,TrOpers: Kathleen Caldarola, AsstTO
EmplBen: Gail Ramirez, PenAdm

Staten Island

COMMUNITY NATIONAL BANK & TRUST CO.
P.O. Box 222 10306
212/351-8661 Tr$20 Mil
Hd: Vincenza Palumbo, AsstVP&TO

Syracuse

THE BANK OF NEW YORK
(Central Region)
500 Genesee St. 13202
315/424-7707
(Branch of New York City)
Hd: Patricia Virginia, AdminAsst

Over 4,700 Banks & Trust Companies subscribe to TRUSTS & ESTATES

"PLANNED GIVING PORTFOLIO"

ESTATE PLANNING PROFESSIONAL
SEND FOR YOUR **FREE**
"PLANNED GIVING PORTFOLIO"

Discover how your clients can help the Arthritis Foundation in its nationwide program of research and patient services . . . while providing themselves with:

- ★ A guaranteed income for life (partially tax free)
- ★ Immediate income tax deduction
- ★ Attractive rate of return
- ★ Elimination of capital gains taxes
- ★ Income for loved ones after one's death
- ★ Reduced estate and inheritance taxes
- ★ Fewer investment worries.

For your personal copy of this portfolio prepared for the estate planning professional, mail the coupon below to:

ARTHRITIS FOUNDATION Planned Giving Director
1314 Spring Street, N.W., Atlanta, GA 30309

ARTHRITIS FOUNDATION

Name ____________________
Address ____________________
City ____________ State ____ Zip ______
Date of Birth __________ Tel. ( ) ________

It's time we took arthritis seriously

DTI

KEY BANK OF CENTRAL NEW YORK
201 S. Warren St. 13202
315/470-5209-10
Hd: William C. Francher, VP&TO
PersTr: Nicholas C. Brust, SrTO
TrInv: Fred Pitone, VP
EmplBen: Robert C. Haege, SrTO
Nb: Howard S. Ford, SrTO

KEY TRUST COMPANY
(Western Division)
201 South Warren Street 13202
315/470-5202
(Branch of Albany)
Hd: William C. Francher, SrVP
PersTr: Nicholas C. Brust, GrpVP
TrInv: Frederick Pitone, VP
EmplBen: Robert C. Haege, VP
Nb: Howard Ford, SrFPO
Nb: Stephen Chase, FPO
Nb: Frederic Preston, TO

LINCOLN FIRST BANK,NatAssn
(Central Division)
One Lincoln Center 13202
315/424-2994 Tr$58 Mil
Hd: Edward L. Jenner, SrVP&TO
Robert J. Krivanek, VP&TrInvO
PersTr: Robert M. Snyder, VP&SrAdm

MARINE MIDLAND BANK,NatAssn
(Midstate Region)
P.O. Box 4888 13221
315/424-3129
(Branches in Binghamton, Elmira, Utica & Watertown)
Hd: Robert B. Salisbury, AdmVP
Jonathan D. Foster, VP
EmplBen: G. William Cummings, VP
Nb: Robert S. Bryant, VP

MERCHANTS NATIONAL BANK & TRUST CO.
216 S. Warren St. 13201
315/472-5561 Tr$142 Mil
Hd: Joseph Cardinal, VP&TO
PersTr: Timothy Ellis, TO
TrInv: Stephen A. Krupa, Jr., TO
EmplBen: Thomas Bader, TO
TrOpers: Barry Slosberg, TO

Troy

STATE BANK OF ALBANY
59 Third St. 12180
518/447-4025
(Branch of Albany)
Hd: Roderick S. Brace, TO

UNION NATIONAL BANK
48 4th St. 12180
518/272-8000
(Branch of Albany)
PersTr,Nb: Iva M. Riordan, AsstTO

Utica

MARINE MIDLAND BANK,NatAssn
520 Seneca St. 13502
315/798-2174
(Branch of Midstate Region, Syracuse)
Mgr: H. J. Moore, SrVP
PersTr: Guy F. Julian, SrTO
TrInv: G. Leiter Doolittle, SrInvO

ONEIDA NATIONAL BANK
(A Norstar Bank)
268 Genesee St. 13502
315/798-2552 Tr$100 Mil
(Branch in Ogdensburg)
Hd: Phillip K. Dorn, SrVP&TO
PersTr,Nb: Christian G. Heilmann, VP&TO
TrInv: Robert R. Button, VP&SrTrInvO
EmplBen: Alfonse P. Meccariello, VP&TO
TrOpers: Lynn S. Facchini, AsstTOpO

Walton

NATIONAL BANK OF DELAWARE COUNTY
P.O. Box 389 13856
607/865-4126 Tr/u$1 Mil
Hd: Wayne J. Hartman, Pres&TO

Watertown

KEY TRUST COMPANY
200 Washington St. 13601
315/782-3651
(Branch of Albany)
Hd: Robert W. Stephens, VP&TO
Nb: Peter L. Salmon, FPO
Admin: Donna G. Olig

MARINE MIDLAND BANK,NatAssn
120 Washington St. 13601
315/785-3607
(Branch of Midstate Region, Syracuse)
John F. Rehm, VP&TrInvO

Watkins Glen

GLEN BANK & TRUST CO.
P.O. Box 351 14891
607/535-2701 Tr$5 Mil
Hd: Thomas M. Gifford, VP&TO

Wellsville

FIRST TRUST UNION BANK
113 N. Main St. 14895
716/593-2650 Tr$20 Mil
Hd: John M. Carter, VP&TO
Edward J. Madden, VP&TO

White Plains

THE BANK OF NEW YORK
(County Trust Region)
123 Main St. 10602
914/946-4000
(Branch of New York City)
Hd: Edmond V. LeDonne, VP
PersTr: Brendan C. Holden, VP
TrInv: Michael H. LaPlante, VP
Cust: James O'Connor, VP
Nb: John E. Dalrymple, VP
J. Norman A. Wylie, TO

BANKERS TRUST CO.
44 South Broadway 10601
914/997-8817
(Branch of New York City)
George Morozuk, VP
Elizabeth E. Kusche, AsstTO

CHEMICAL BANK
Personal Financial Services Center
325 Hamilton Ave. 10601
914/428-0980
(Branch of New York City)
Hd: Edward J. Collins, TO

LINCOLN FIRST BANK,N.A.
NBW Division
31 Mamaroneck Ave. 10601
914/328-8000 Tr$300 Mil
Hd: R. Allen Lewis, SrVP&SrTO
PersTr,Nb: John J. Molesphini, VP&TO
TrInv: Harold W. Stein, VP&SrTO
EmplBen: John J. Tidona, Jr., PenTO
TrOpers: Lynne Civita, TOpO

Woodbury

FIRST NATIONAL BANK OF LONG ISLAND
800 Woodbury Road 11797
516/364-3436
Hd: Dominick J. Chiar, ExecVP&SrTO
TrOpers: Patrick J. Mulligan, AsstVP

Serving families of all
races and creeds since 1869

The New York Foundling Hospital | *Center for Parent and Child Development*

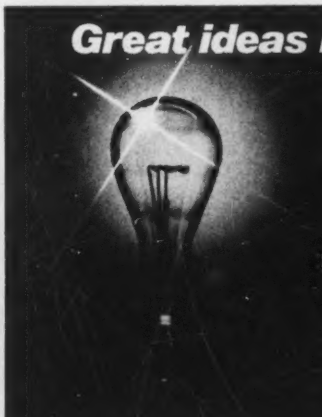
*Your clients' bequests
to the Foundling
help save children —
America's most valuable
natural resource*

BILL COSBY
Honorary Chairman, Development

*For more information about
the Foundling, please contact:*

Arthur Zwiebel
Director of Development
1175 Third Avenue
New York, N.Y. 10021
Telephone: (212) 879-7979

Great ideas make a system great.



TRUSTWARE
The total automation system.

See our ad on pages 48 & 49

A Product of National Computer Systems.
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody,
Georgia 30338 (404) 391-1700

NORTH CAROLINA

Ahoskie

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 887 27910
919/332-3165
(Branch of Rocky Mount)
Form: Robert E. Brinkley, AsstVP

Asheville

FIRST-CITIZENS BANK & TRUST CO.
48 Patton Ave.
P.O. Box 2096 28801
704/252-5321
(Branch of Raleigh)
PersTr,Nb: C. William Hunt, Jr., VP&TO

FIRST UNION NATIONAL BANK
P.O. Box 2450 28802
704/253-6811
(Western Regional Trust Dept., Main Off: Charlotte)
RegHd: T. J. Covington, III, VP&TO
Nb: Robert Duvall, TO

NCNB NATIONAL BANK OF N.C.
P.O. Box 1881 28802
704/252-3841
(Branch of Charlotte)
Hd,Nb: Charles E. Nesbitt, SrVP&TO
Mgr,PersTr: James W. Barnette, Jr., VP&TO
PersTr: C. Stephen Russell, VP&TO
Staff Asst: Gail Hipshire

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2510 28802
704/255-2426
(Branch of Winston-Salem)
TrMgr: R. E. Guthrie, Jr., VP&RegMgr

Chapel Hill

NCNB NATIONAL BANK OF N.C.
137 E. Franklin St. 27514
919/942-5183
(Branch of Charlotte)
Hd: Donald A. Williams, VP&TO

Charlotte

BRANCH BANKING & TRUST CO.
200 S. Tryon St. 28234
704/371-7000
(Branch of Wilson)
Hd: Frederick E. Hill, VP
PersTr: Janice M. Hulsey, VP
EmplBen: Helen W. Godwin, TO
Nb: Ted A. Bolick, VP

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 31727 28231
(Branch of Raleigh)
PersTr: John R. Noles, VP,TO&RegSup
PersTr,Nb: Frank Jones
Nb: Charles E. Dobbin, TO
EmplBen: George E. Collins

FIRST UNION NATIONAL BANK
301 S. Tryon Street 28288
704/374-4288
(Regional Trust Offices: Asheville, Charlotte, Hickory & Raleigh; City Trust Office: Greensboro; Farm Dept: Wilson)
GENERAL TRUST DIV.:
TrDivHd: Richard K. Wagoner, SrVP&GenTO
PersSvcsGrp: W. Donald Baird, VP&SrTO
Nb,Mktg: M. E. Everett, III, VP&SrTO
InvMgmtSvcsGrp: William R. Hackney, III, VP&TO
TrSupportSvcsDept,CorpTrDept: John Soldati, VP&TO
EmplBenDept: Lawrence K. Foley, VP&TO
CENTRAL REGIONAL TRUST DEPT.:
Admin: Larry O. Holland, AsstVP&TO
Nb: Donald J. Hodgens, VP&TO

NCNB NATIONAL BANK OF N.C.
28255
704/374-5731   Tr$4.3 Bil
(Branches in Asheville, Chapel Hill, Charlotte, Greensboro, Greenville, High Point, Lincolnton, Raleigh, Wilmington and Winston-Salem)
(Affiliate: NCNB Florida, in Boca Raton, Orlando & Tampa, FL)
Hd: Robert L. Kirby, SrVP&TrExec
PersTr,CorpTr,EmplBen: Charles G. Smith, IV, SrVP
TrInv,ComTrF: Godfrey G. Howard, SrVP
TrOpers,TDP: James A. Hullender, SrVP
Nb: Robert L. Reynolds, VP

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 33849 28233
704/377-5611
(Branch of Lumberton)
Hd: Susan McLamb, AsstTO

UNITED CAROLINA BANK
P.O. Box 33337 28233
704/377-6506
(Branch of Whiteville)
RegMgr: R. Mark Smith, VP
Nb: Tom Eubanks, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 31608 28231
704/378-5405
(Branch of Winston-Salem)
Hd: R. Vincent Spracklin, SrVP&RegMgr

Clinton

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 855 28328
919/592-7121
(Branch of Lumberton)
Hd: Earl Hubbard, SrVP&TO

Concord

CITIZENS NATIONAL BANK
P.O. Box 228 28025
704/786-5111   Tr$13 Mil
Hd: J. W. McGee, Jr., Pres&TO
TrOpers: Mrs. Phyllis E. Baucom, AssocTO
Mrs. Nancy Mills, AsstTO

THE CONCORD NATIONAL BANK
P.O. Box 247 28025
704/788-0490   Tr$22 Mil
Hd: F. L. Rodenbeck, Jr., VP&TO
EmplBen: Norma A. Gayle, Mgr,RetSvcs

NORTHWESTERN BANK
P.O. Box 647 28025
704/782-4161
(Branch of North Wilkesboro)
Hd: Alan P. Graves, SrVP&TO
Nb: T. Michael Knies

Davidson

PIEDMONT BANK & TRUST CO.
P.O. Box 38 28036
704/372-9950
(Branch of Charlotte)
Hd,TrInv: Lawrence M. Kimbrough, SrVP&SrTO
PersTr,EmplBen: Judy A. Gardner, TO
Nb: Haywood C. Sellers, VP&TO

Durham

CENTRAL CAROLINA BANK & TRUST CO.
P.O. Box 931 27702
919/683-7555   Tr$318 Mil
Hd,Nb: Norwood A. Thomas, Jr., SrVP&SrTO
PersTr,CorpTr,ComTrF: K. Coffield Knight, VP&SrTO
TrInv: James S. Agnew, VP&SrTO
TrOpers: Mrs. Alberta M. Burton, TOpO
EmplBen: G. Kirk Priggen, TO

MECHANICS & FARMERS BANK
P.O. Box 1932 27702
Tr$2.1 Mil
Hd: Vivian R. Patterson, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 2252 27702
919/683-5251
(Branch of Winston-Salem)
TrMgr: Mrs. Jean F. Holleman, VP

Eden

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 10 27288
919/623-8421
(Branch of Lumberton)
Hd: James W. Carter, VP

Fayetteville

BRANCH BANKING & TRUST CO.
121 Hay St. 28302
919/483-3193
(Branch of Wilson)
Hd: D. Kim Johnson, VP

FIRST-CITIZENS BANK & TRUST CO.
P.O. Box 789 28302
919/483-2141
(Branch of Raleigh)
PersTr: Barbara Council, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 969 28302
919/483-3131
(Branch of Lumberton)
Hd: A. W. Cobb, VP

Fuquay Varina

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 456 27526
919/552-5634
(Branch of Lumberton)
Hd: M. Gregg Strickland

Gastonia

BRANCH BANKING & TRUST CO.
P.O. Box 1776 28052
704/866-6500
(Branch of Wilson)
PersTrMgr: Kenneth W. Swayze, Jr., VP
EmplBenMgr: Donald F. Johnston, SrVP

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 280 28052
704/864-0381
(Branch of Lumberton)

Goldsboro

BRANCH BANKING & TRUST CO.
1205-09 N. Williams St. 27530
919/735-7801
(Branch of Wilson)
E. Thomas Hartsell, TO
Billy Souls, AsstVP,RE&FM

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Drawer F 27530
919/736-2300
(Branch of Lumberton)
Hd: W. Vince Nelson, VP

75.8% of the subscribers of
TRUSTS & ESTATES
refer trust and estate business to banks or correspondent banks.

Greensboro

FIRST-CITIZENS BANK & TRUST CO.
127 W. Market St. 27401
919/275-8661
(Branch of Raleigh)
Nb: John W. Van Alst, VP&TO

FIRST UNION NATIONAL BANK
P.O. Box 21965 27402
919/378-4070
(Branch of Raleigh)
Adm: David Rockwood, AsstVP&TO
Nb: Alfred J. Smits, Jr., VP&TO

NCNB NATIONAL BANK OF N.C.
P.O. Box 21848 27420
919/855-2241
(Branch of Charlotte)
HD: David W. Fisher, VP&TO
TrTax: Emmett Z. Tucker, VP&TO
TrRE: C. Norman Smith, AsstVP&TO
TrOpers: Carole M. Sorrell, Supv

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 21048 27420
919/373-6482
(Branch of Winston-Salem)
TrMgr: Robert H. Borden, VP

Greenville

NCNB NATIONAL BANK OF N.C.
P.O. Box 1807 27834
919/758-3471
(Branch of Charlotte)
Hd: Nancy W. Warren, TO&AsstSec
FM: Charles Cone, VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 1767 27834
919/757-7293
(Branch of Winston-Salem)
TrMgr: J. E. May, VP

Henderson

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1179 27536
919/492-2181
(Branch of Lumberton)
Hd: Braxton Poythress

Hendersonville

NORTHWESTERN BANK
401 N. Main St. 28739
704/693-3451
(Branch of N. Wilkesboro)
Hd: David Imschweiler, VP&TO

Hickory

FIRST UNION NATIONAL BANK
P.O. Box 279 28601
704/322-0274 Tr/o$1 Mil
(Hickory Regional Trust Dept., Main Off: Charlotte)
RegHd: William V. Skeen, VP&TO

High Point

HIGH POINT BANK & TRUST CO.
P.O. Box 2276 27261
919/889-3300 Tr$115 Mil
Hd,TrInv: Miles F. Frost, SrVP&TO
PersTr: Marvin D. Johnson, VP&TO
EmplBen: Janice B. Smith, TO
TrOpers: Margie I. Long, TO

NCNB NATIONAL BANK OF N.C.
164 South Main St. 27261
919/889-6141
(Branch of Charlotte)
Hd: Charles W. Saunders, Jr., VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 631 27261
919/889-9141
(Branch of Winston-Salem)
TrMgr: Willis F. Gupton, VP

Kinston

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 849 28501
919/527-3141
(Branch of Raleigh)
Nb: Joseph C. Knox, Jr., VP&TO
FarmMgmt: W. R. Price, VP&FM

Laurinburg

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 867 28352
919/276-2775
(Branch of Lumberton)
Hd: George M. Gwyn, VP

Lexington

LEXINGTON STATE BANK
P.O. Box 867 27292
704/249-6831 Tr$6.3 Mil
Hd: Clark Dillon, TO

Lillington

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O Box 905 27546
919/893-4151
(Branch of Lumberton)
Hd: Darel Hurley

Lincolnton

NCNB NATIONAL BANK OF N.C.
100 East Main St. 28092
704/735-0431
(Branch of Charlotte)
Hd: Carroll O. Robinson, SrVP&SrTO

Lumberton

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1489 28358
919/739-2801 Tr$62 Mil
(Branches in Charlotte, Clinton, Eden, Fayetteville, Fuquay Varina, Gastonia, Goldsboro, Henderson, Laurinburg, Lillington, Raleigh, Rockingham, Sanford, Southern Pines, Whiteville and Wilson)
Hd: E. Earl Hubbard, SrVP
PersTr: John T. Thacker, TO
TrInv,ComTrF: C. Rees Jenkins, Jr., VP&SrTO
EmplBen,Nb: Anthony C. Sessoms, VP&TO
TrOpers: Susan McKeithan, TOpO
Tax: John McLeod, TO

UNITED CAROLINA BANK
P.O. Box 1348 28358
(Branch of Whiteville)
RegMgr: Andy Sessoms, VP
PersTr: Linda Demsey, TO
FM: David Barker

Monroe

UNITED CAROLINA BANK, MONROE
P.O. Box 250 28110
704/289-3191
(Branch of Whiteville)
Hd: Jerry Schrader, VP&RegMgr
Nb: W. Frank Williamson
EmplBen: T. E. Barham
PersTr: David Snyder

47.2% of the subscribers of
TRUSTS & ESTATES
select specific corporate
stocks and bonds.

North Wilkesboro

NORTHWESTERN BANK
P.O. Box 310 28674
919/651-5000 Tr$500 Mil
(Branches in Concord, Hendersonville & Winston-Salem)
Hd: Lewis H. Bryant, VP&SrTO
CorpTr: Mrs. Betty H. Link, StkTransO
TrInv: Jimmy D. Saine, AsstVP&TO
EmplBen: James F. Perkins, Jr., AsstVP&TO
TrOpers,MiniComputerAcctg: L. Max Landreth, VP&TO
PersTr,Est: Larry R. Mills, VP&SrTO

Pinehurst

THE CAROLINA BANK
Chinquapin Rd. 28374
919/295-6136
(Branch of Sanford)
Nb: Doris R. Dennis, AsstVP&AsstTO

Raleigh

BRANCH BANKING & TRUST CO.
333 Fayetteville St. 27611
919/828-0551
Hd: Jerry Summers

FIRST CITIZENS BANK & TRUST CO.
P.O. Box 151 27602
919/755-7285 Tr$325
(Branches in Asheville, Charlotte, Fayetteville, Greensboro & Kinston)
GENERAL TRUST DIVISION:
Hd: William J. Cathcart, SrVP&TO
PersTr: W. Allen Knott, VP&TO
CorpTr: Willard A. Simms, VP&TO
TrInv: G. David Orr, VP&TO
ComTrF: J. Glenn Creech, AsstSec
RE: John G. Sullivan, TO
EmplBen: J. Earl McCormick, VP&TO
Nb: Richard Speers, VP&TO
TrOpers: Peggy C. Watkins, TO
REGIONAL OFFICE:
PersTr: Robert E. Schuhmacher, VP,TO&RegSupv
Nb: N. Sam Allen, VP&TO

FIRST UNION NATIONAL BANK
P.O. Box 3008 27602
919/829-6273
(Eastern Reg. TrDept, Main office: Charlotte)
RegHd: P. E. Glass, Jr., VP&TO
Nb: Bruce Williamson, AsstVP&TO

NCNB NATIONAL BANK OF N.C.
P.O. Box 27287 27611
919/829-6750
(Branch of Charlotte)
Hd: William L. Stanford, Jr., VP&TO
TrInv: Frank Hooper, VP&TO
TrOpers: Dottie W. Brooks, TO&AsstSec
TrTax: Charles McClure, VP&TO
TrRE: Norman Smith, AsstVP&TO
Nb: Kevin Grady, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 31048 27622
919/781-6190
(Branch of Lumberton)
Hd: Gary E. Carlton, SrVP&TBDO

UNITED CAROLINA BANK
P.O. Box 20160 27609
919/782-6865
(Branch of Whiteville)

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 27886 27611
919/755-7629
(Branch of Winston-Salem)
TrMgr: William A. Rudolph, SrVP&AreaMgr

Reidsville

FIRST NATIONAL BANK
P.O. Box 2037 27320
919/342-3346
Hd: Adean Harris, TO

NORTH CAROLINA (Cont'd)

Rockingham

RICHMOND COUNTY BANK
P.O. Box 1028 28379
919/997-5091
Hd: B. T. Phillips, TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1867 28379
919/895-9033
(Branch of Lumberton)
Hd: Richard Fetner, VP

Rocky Mount

PEOPLES BANK & TRUST CO.
P.O. Drawer 872 27801
919/977-4014
Hd: John A. Hammond, SrVP&SrTO
PersTr: R. W. Edwards, VP&TO
PersTr,CorpTr: L. J. Taylor, VP&SrTO
PersTr: J. A. Wood, VP&TO
TrInv,ComTrF: T. W. Harris, SrVP
Charles N. Whitener, VP&TrInvO
EmplBen: Dennis Bellefeuille, VP&TO
TrOpers: Mrs. Lillian J. Batts, TO
Tax,EDP: Jean C. Abernathy, AsstVP&TO
Farm: Tony Calhoun, FO
H. R. Hinton, FO
Forestry: Ben L. Allen, VP
Nb: James M. Smith, VP&TO

PLANTERS NATIONAL BANK & TRUST CO.
P.O. Box 1220 27801
919/977-8300
(Branch in Ahoskie)
Hd: George M. Fesperman, SrVP&SrTO
PersTr: B. C. Jobe, VP&TO
TrInv,ComTrF: Patrick Raiford, VP&TO
EmplBen: Charles W. Wyatt, III, VP&PTO
TrOpers: Mrs. Linda S. Davis, AsstTO
Tax: Paul Timko, AsstTO
Nb: Robert G. Drons, VP&TO
Farm: Paul R. Bulluck, Jr., VP

Salisbury

SECURITY BANK & TRUST CO.
P.O. Box 2189 28145
704/633-7800 Tr$17 Mil (Book)
Hd: Mark B. Perry, VP&TO
J. Stephen Noble, TO

Sanford

THE CAROLINA BANK
503 Carthage St. 27330
919/776-8411 Tr$25 Mil
(Branch in Pinehurst)
Hd,ComTrF: Charles E. Garrison, VP&TO
ComTrF: Charles W. Larve, AsstTO
PersTr,TrInv,Nb: Charles W. LaRue, AsstTO
CorpTr,EmplBen: Brenda Blanchard, AsstTO
TrOpers: Miriam Taylor

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 190 27330
919/776-5141
(Branch of Lumberton)
Hd: Harold James, CityExec

Shelby

THE FIRST NATIONAL BANK
P.O. Box 168 28150
704/482-3831 Tr$10 Mil

Southern Pines

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 147 28387
919/692-7101
(Regional Trust Dept. of Lumberton)
Phillip M. Floyd, VP&TO

Tarboro

BRANCH BANKING & TRUST CO.
P.O. Box 1259 27886
919/823-6101
(Branch of Wilson)
Mahlon W. DeLoatch, Jr., VP
William B. Purvis, TO,RE&FM

Wadesboro

FIRST NATIONAL BANK OF ANSON COUNTY
P.O. Box 111 28170
704/694-6521 Tr$14.9 Mil
Hd,TrInv: E. Dudley Patrick, Jr., ExecVP&TO
PersTr,TrOpers,Nb: Lee Roy Lookabill, Jr., VP&TO

Whiteville

SOUTHERN BANK OF NORTH CAROLINA
P.O. Box 667 28472
919/642-7021
(Branch of Lumberton)
Hd: E. Wayne Hughes, SrVP

UNITED CAROLINA BANK
P.O. Drawer 632 28472
919/642-5131 Tr$152 Mil
(Branches in Charlotte, Lumberton, Monroe, Raleigh & Wilmington)
Hd: David L. Thomas, SrVP&TrGrpExec
PersTr: Janice Hinson, TO
CorpTr: Jenel Strickland, TO
TrInv: Joe Johnston, Dir
ComTrF: Pat Clark, TO
EmplBen,Nb: F. David Grissett, VP&RegMgr
TrOpers: C. G. Townsend, Dir
TDP: Connie Broadway, TO
FM&NatRes: Clyde Elliott, DirRE&NatRes

Wilmington

NCNB NATIONAL BANK OF N.C.
155 N. Front St.
P.O. Box 1290 28402
919/763-9951
(Branch of Charlotte)
Hd: Walter C. Faison, VP&TO

UNITED CAROLINA BANK
Third & Princess Sts. 28402
919/762-8791
(Branch of Whiteville)
Hd: R. Michael Mincey, VP&RegMgr
Jennifer Casey, TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Drawer 1170 28401
919/763-6501
(Branch of Winston-Salem)
TrMgr: Lester W. Edwards, Jr., VP

Wilson

BRANCH BANKING & TRUST CO.
223 W. Nash St. 27893
919/399-4225 Tr$500 Mil
(Branches in Charlotte, Fayetteville, Gastonia, Goldsboro, Raleigh & Tarboro)
Hd: W. Ray Long, ExecVP
PersTr: J. D. Adams, SrVP
TrInv: John A. Cain, SrVP
Farm&REMgmt: D. Braxton Pittman, VP
ComTrF,EmplBen: Don Johnston, SrVP
TrOpers: Wayne Joyner, VP
Nb: L. John Akerman, VP

FIRST UNION NATIONAL BANK
P.O. Drawer 860 27893
919/291-7300
(Branch of Raleigh)
Farm: Hilton Carlton, VP&TO

SOUTHERN NATIONAL BANK OF NORTH CAROLINA
P.O. Box 1967 27893
919/291-1151
(Branch of Lumberton)
Hd: Arthur W. Watkins, Jr., VP

Winston-Salem

FIRST UNION NATIONAL BANK OF NORTH CAROLINA
P.O. Box 2114 27102
919/761-3852
(Branch of Raleigh)
Adm: David Rockwood, AsstVP&TO
Nb: Alfred J. Smits, Jr., VP&TO

NCNB NATIONAL BANK OF N.C.
102 W. Third St. 27101
919/721-4042
(Branch of Charlotte)
Hd: Stephen R. Bliss, VP&TO
PersTr: M. Lula Cook, TO

NORTHWESTERN BANK
Third & Cherry Sts. 27102
(Branch of N. Wilkesboro)
Nb: Jarman A. Jenkins,VP&TO

WACHOVIA BANK & TRUST CO.,NatAssn
P.O. Box 3099 27102
919/748-5910 Tr$3.725 Bil
(Additional Trust Offices in Asheville, Charlotte, Durham, Greensboro, Greenville, High Point, Raleigh and Wilmington)
Hd: J. Scott Cramer, VChm
PersTr: J. M. Gregg, Jr., GpVP
PersTrOffice: Cortland J. Meader, SrVP&AreaMgr
InstlFdsMgmt: Arthur G. Kiser, GpVP
CorpTr: Harry W. Rolison, VP
EmplBen: Clayton A. Boggan, Jr., SrVP
TrInv,ComTrF,AssetMgmt: H. Vernon Winters, GpVP
TrOpers: Dennis B. Dills, SrVP

NORTH DAKOTA

★Bismarck

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1778 58501
701/222-6221
(Division of Fargo)
Hd: James Bierdeman, VP&SrTO
Nb: Brad Fohr, TrAdm
PersTr: Walter Renden, TO
Arlene Poppe, AsstSec

NORWEST CAPITAL MANAGEMENT & TRUST CO., NORTH DAKOTA
(Branch of Fargo)
Hd: Terrance W. Ness, VP

Bottineau

FIRST NATIONAL BANK & TRUST
424 Main St. 58318
Hd: Dennis L. Burud, VP&TO

Bowman

FIRST NATIONAL BANK
58623
701/523-3261
Hd: Michael J. Walts
Rick R. Sanders
Stan Olson

Devils Lake

THE RAMSEY NATIONAL BANK & TRUST COMPANY
P.O. Box 160 58301
701/662-4024 Tr/o$15 Mil
Hd: George W. Cox, VP&TO
FM: Reginal K. Herman, AsstTO
EmplBen: Karen Hausmann, Auditor

Dickinson

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1158 58601
701/227-0801 Tr$16 Mil
Hd,PersTr,EmplBen,Nb: Betty Kolling, TO
EmplBen,Nb,TrInv: Dan Johnston, TO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 1118 58601
701/225-0230 Tr$11 Mil
Hd,PersTr,CorpTr,TrInv: Michael C. Parke, TO
TrOpers: Daryl Kudrna, AsstTO

Ellendale

THE FIRST NATIONAL BANK AND TRUST COMPANY OF ELLENDALE
58436
701/349-3213
Hd: Harley D. Jundt, Pres
PersTr,CorpTr,TrInv,ComTrF: Vic Steinwand, VP

Fargo

DAKOTA FIRST TRUST CO.
P.O. Box 2866 58102
701/235-3568 Tr$86 Mil
Hd,TrInv,ComTrF,Nb: H. Michael Hardy, Pres
PersTr,CorpTr: Kaye Talley, VP&TO
EmplBen: Stan Wiens, VP&TO
EmplBen: Pamela J. Triggs, AsstTO
TrOpers: Delphine Hildahl, TOpMgr

FARGO NATIONAL BANK & TRUST CO.
P.O. Box 2107 58102
701/293-2222 Tr$66 Mil
Hd,TrInv,Nb: Larry Sullivan, VP&TO
PersTr,TrOpers: Paul T. Sather, TO
TrInv: David Silbergleit, VP&IO
CorpTr,TrInv: Richard P. Gast, VP&TO
PersTr: Carole Sagen, TrAdm
EmplBen: Vicki Weber, EBO

FIRST TRUST COMPANY OF NORTH DAKOTA
P.O. Box 1980 58107
701/293-3313 Tr/o$350 Mil
(Divisions in Bismarck & Grand Forks)
Hd: John M. Riley, Pres
TrOpers: Harry L. Moe, VP&Sec-Treas
David Sogge, TOpO
Nb,Mktg: Richard J. Forest, VP&SrTO
Nb: Roger L. Sullivan, SrTO
TrInv: David L. Kerssen, VP&TrInvO
Marge Matthees, TrInvO
EmplBen: Edmond O. Gunderson, SrTO&AsstTreas
Charles Wittenberg, TO&AsstSec
PersTr: Carolyn A. McLaughlin, TO
Gary Rudolph, TrAdm
Leo Johnson, TrAdm
Prob: Pamela K. Anderson, ProbO
Farm: Thomas Archbold, VP&TrFM
Terry Longtin, AsstFM
Aud: Jerome Hogness

NORWEST CAPITAL MANAGEMENT & TRUST CO., NORTH DAKOTA
4th & Main Sts. 58126
Tr$150 Mil
(Offices in Bismarck and Minot)
Hd: Arthur R. Olson, Pres
EmplBen: Gary L. Johnson, VP
CorpTr: Pam R. Hodenfield, TO
TrOpers: Gary W. Hanson, VP&Sec/Treas
FM: Marvin Nordbo, SrVP
PersTr,TrInv,Nb: Steven Halverson, AsstVP

Grand Forks

FIRST NATIONAL BANK IN GRAND FORKS
322 DeMers Ave. 58201
701/795-3260 Tr$165-175 Mil
Hd: Peter Nielsen, ExecVP-Tr
CorpTr,EmplBen,Nb: Thomas W. Mark, VP&TO
TrInv,ComTrF: Paul A. Stenseth, VP&TrInvO
TrDept/RE,Farm: C. M. Isaacson, VP&TO
PersTr: Connie Opp, TxTO
TrOpers,TDP: Gary Williams
PersTr,GdnshpAdmin: June Wolenetz, TO

FIRST TRUST CO. OF NORTH DAKOTA
P.O. Box 1118 58201
701/795-6164
(Division of Fargo)
Hd: Dorwin D. Marquardt, VP&SrTO
PersTr: Mark V. Hall, SrTO&AsstSec
Karen Horge, AsstSec

Minot

AMERICAN BANK & TRUST CO.
P.O. Box 1548 58701
701/852-3361 Tr$80.5 Mil
Hd,PersTr,Nb: Alvin Dietz, SrVP&TO
Prob,EmplBen: Armend Lynner, VP&TO
TrOpers: W. Dan Korgel, AsstTO
CorpTr,TrInv: J. B. Fiedler, AsstTO

FIRST WESTERN STATE BANK
P.O. Box 1090 58701
701/852-3711 Tr$7 Mil
Hd: J. H. Hoeven, III, AsstVP&TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., NORTH DAKOTA
P.O. Drawer 1488 58701
701/852-4242 Tr$8 Mil
(Office of Fargo)
Hd: Dan Langemo, VP

Parshall

PEOPLE BANK & TRUST
58770
701/862-3131
Hd: Gary L. Lerberg
EmplBen: Alan L. Lerberg
TrOpers,Nb,TDP: Joan M. Zavalney

Williston

AMERICAN STATE BANK & TRUST COMPANY OF WILLISTON
P.O. Box 1446 58801
701/572-2115 Tr$11.5 Mil
Hd: Noel K. Hanson, VP&TO
TrOpers: Tim Nehring

FIRST NATIONAL BANK & TRUST CO. OF WILLISTON
P.O. Box 1827 58801
701/572-2113 Tr$51 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Richard H. Rolfstad, ExecVP&TO
PersTr:: Richard O. Brudvik
TrOpers: Cindy Williamson

OHIO

Akron

BANCOHIO NATIONAL BANK
1 Cascade Plaza
P.O. Box 2009 44309
216/375-8704
(Branch of Columbus)
Hd: Thomas W. Allen, VP
PersTr: Richard S. Amundsen, AsstVP
CorpTr,EmplBen: Richard B. McGuckin, VP
TrInv: William A. Wade, AsstVP
Nb: Robert M. Bonchack, TO

BANK ONE OF AKRON,NA
1115 S. Main St. 44301
216/375-1864 Tr/o$173 Mil
Hd: Howard W. Cable, Jr., SrVP,Sec&TO
PersTr: Charles D'Arcy, VP&TO
Chris Goldthorpe, VP&TO
TrInv,ComTrF: John P. Werner, TO
EmplBen,Nb: Walter J. Paull, VP&TO
TrOpers: Margaret D. Neidert, AsstTO

CENTRAN BANK OF AKRON
157 South Main St. 44308
216/434-1681 Tr$6 Mil
Hd: William T. Moore, VP&TO
TrOpers: David A. Waldsmith, AsstTO

FIRST NATIONAL BANK
106 S. Main St. 44308
216/384-7300 Tr$1.6 Bil
Hd: John L. Hoffer, SrVP&SrTO
PersTr: Ronald B. Tynan, VP&TO
CorpTr,EmplBen: Diana J. Willen, VP&TO
TrInv,ComTrF: Frederick D. Dodson, VP&TO
TrOpers: Michael B. Humphrey, TO
Nb: Gregory Bean, VP&TO

NATIONAL CITY BANK, AKRON
P.O. Box 9007 44305
216/762-6882 Tr$220 Mil
Hd,PersTr: Robert A. Holop, VP&SrTO
TrInv: Richard W. DeMuth, VP&TO
Larry Kekst, TrInvO
TrOpers: J. Arlene Watson, AsstVP&TOpO
EmplBen: M. Patricia Allen, AsstVP&EBO
Nb: Frank M. Rizzo, AsstVP&TO
Probate: Mary L. Smith, AsstTO

38.7% of the subscribers of
TRUSTS & ESTATES
read the magazine at the office.
13.6% read it at home.

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

OHIO (Cont'd)

Alliance

FIRST NATIONAL CITY BANK
504 E. Main St. 44601
216/821-5350 Tr$75 Mil
Hd,PersTr,Nb,Coun: Richard C. Ogline, VP&SrTO
PersTr,Nb,Opers: Miss Joanna Pietrocola, VP&TO
TrInv,ComTrF: William Beaumont, VP&TO
Est: Earl R. Pinkerton, VP&TO
CorpTr,EmplBen: John A. Burnquist, TO

UNITED NATIONAL BANK & TRUST CO.
2 West State St. 44601
216/823-4540
(Branch of Canton)
Hd: George K. Weimer, Jr., VP&TO

Ashtabula

FARMERS NATIONAL BANK & TRUST CO.
4717 Main Ave. 44004
216/998-2222 Tr$71 Mil
Hd: Douglas A. Hedberg, SrVP&TO
TrInv: C. R. Sayre, VP&TO
PersTr: Linda Childs Henslee, TO
William W. Hill, TO
CorpTr: Robert E. Martin, Jr., VP&TO
Diana R. Johnson, TO

Brilliant

PEOPLES BANKING COMPANY
3rd & Ohio 43913
614/598-4101
(Branch of Martins Ferry)

Bowling Green

MID-AMERICAN NATIONAL BANK & TRUST CO.
222 S. Main St. 43402
419/352-5271, 255-1620 Tr/o$18 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: William B. Jones, VP&TO
TrInv: Ashel G. Bryan, Chm&CEO
Nb: John B. Hadley, TO
TrOpers: Cathy Finkhousen, TrAdm/Supv

Cambridge

PEOPLES BANKING COMPANY
914 Wheeling Ave. 43725
614/432-2361
(Branch of Martins Ferry)

Canton

AMERITRUST COMPANY OF STARK COUNTY
237 Tuscarawas St. West 44702
216/489-1719
(Branch of Cleveland)
Hd: Michael F. Zimmerlin, VP
PersTr: Christine Sutton, SrTO
TrInv: Steven Moore, TO
EmplBen: Roseanna Sibila, TrAdm
Nb: Tom Haas, TO

CENTRAL TRUST CO. OF NORTHEASTERN OHIO
Central Plaza 44711
216/455-6711
Hd: George R. Landreth, SrTO&Mgr
PersTr: Lawrence D. Weitzel, TO
EmplBen: Randall V. Oakes, Jr., TO
TrOpers: Doreen Donatini

THE HARTER BANK & TRUST CO.
126 Central Plaza North 44702
216/489-5400 [illegible]650 Mil
Hd,EmplBen: John R. Withee, SrVP&TO
PersTr: James P. Kamerer, VP&SrTO
TrInv: Cary H. Koontz, VP&SrTrInvO
TrOpers: Linda M. Engle, VP
CorpTr: Stephen C. Donatin, TO
ComTrF: Douglas H. Pyle, TO
Nb: Luke Witte

UNITED NATIONAL BANK & TRUST CO.
P.O. Box 190 44701
216/454-7071 Tr$60 Mil
(Branch in Alliance)
Hd: Robert M. Sweeney, SrVP&TO
TrInv: Robert L. Hammond, TrInvO
EmplBen: Jeffrey R. Winegard, AsstTO
TrOpers: Brian T. Troyer

Celina

THE CITIZENS COMMERCIAL BANK & TRUST COMPANY
P.O. Box 170 45822
419/586-5121 Tr/o$6 Mil
Hd,PersTr,Nb: C. L. Stephenson
EmplBen: Collin J. Bryan
TrOpers: Jacqueline Schleucher

Chillicothe

BANCOHIO NATIONAL BANK
27 West Second St. 45601
614/773-2644
(Branch of Columbus)
Charles A. Loy, AsstVP

Cincinnati

AMERITRUST
301 Carew Tower 45202
513/241-0606
(Branch of Cleveland)
Hd: William E. Babis, VP
PersTr: D. James Snyder, VP
Nb: William A. Harding, SrTO

BANCOHIO NATIONAL BANK
1710 Atrium One
201 E. Main St. 45202
513/621-3407
(Branch of Columbus)
Darwin C. Jones, AsstVP

THE CENTRAL TRUST CO.,NatAssn
5th & Main Sts. 45202
513/651-8410 Tr$1.4 Bil
Hd: Joseph D. Landen, ExecVP
PersTr: Jacob G. Schmidlapp, III, VP
CorpTr: Thomas D. Knarr, TO
TrInv: John F. Bohmfalk, Jr., VP
TrOpers: Gene A. Weber, VP

FIFTH THIRD BANK
38 Fountain Square Plaza 45202
513/579-5433 Tr$1.9 Bil
Hd: Terence Lilly, SrVP&TO
Admin,Nb: Ralph J. Waldvogel, Jr., VP&TO
PersTr: John W. Bales, VP&TO
Prob: Richard H. Hanauer, VP&TO
EmplBen: Timothy A. Molloy, TO
CorpTr: David L. Miller, TO
TrInv,ComTrF: Wm. F. Bahl, VP&TO
TrOpers: W. Randy Sparks, SrTOpO

FIRST NATIONAL BANK
P.O. Box 1118 45201
513/632-4633
Hd: John M. Bullock, SrVP
PersTr: Charles W. Murphy, VP&TO
EmplBenTr: Thomas J. Lakin, VP&TO
TrInv: Harold A. Klink, VP&TO
CorpTr: Eugene W. Jacobs, VP&TO
TrOpers: William J. Keller, VP&TO

NORTH SIDE BANK & TRUST CO.
4125 Hamilton Ave. 45223
513/542-7800 Tr$30 Mil
Hd: Donald A. Beimesche, VP&TO
TrOpers: Peter M. Klosterman, TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

THE PROVIDENT BANK
1 E. 4th St. 45202
513/579-2081 Tr$750 Mil
Hd: Luther H. Hodge, SrVP&SrTO
PersTr: O. Wayne Schneider, VP&TO
Francis J. Fisher, VP&TO
CorpTr: Robert M. Erickson, TO
CorpCust: Allen C. Schaller, TO
TrInv: James R. Kaebs, VP&TrInvO
EmplBen: Andrea H. Kroh, AsstVP&TO
TrOpers: Donald E. Browne, AsstVP&TO
Nb: W. Russ Stewart, VP&TO
StkTrans: William Parsons, TO

THE SOUTHERN OHIO BANK
515 Main St. 45202
513/852-2585 Tr$47 Mil
Hd,PersTr,Tax: Gary G. Wilson, TO
PersTr: David Kilgo, TO
TrInv: Robert F. Hartkemeier, TO
CorpTr,EmplBen: Gregory Male, TO
TrOpers: June Brown, TO

Cleveland

AMERITRUST COMPANY
P.O. Box 5937 44101
216/687-5200 Tr$9.0 Bil
(Branches in Canton, Cincinnati, Columbus & Painesville)
Hd: John F. Miller, ExecVP
PersTr: Hilton P. Young, SrVP
Richard C. Hyde, SrVP-Inv
CorpTr: William T. Renz, SrVP
TrInv: William S. Brooks, SrVP-InvResDiv
Ronald H. Walker, VP-InvResDiv
EmplBen: Gary W. Queen, SrVP
TrOpers: John Stulak, Jr. VP
Nb: Frank I. Harding, III, SrVP

BANCOHIO NATIONAL BANK
1404 E. Ninth St. 44114
216/579-6600
(Branch of Columbus)
Delos T. Nelson, VP

BANK ONE CLEVELAND,N.A.
1255 Euclid Ave. 44115
216/781-3333 Tr$50 Mil
Hd,PersTr,Nb: Carl R. Brainard, SrVP&TO
TrInv: Craig Hardy, AsstTO
EmplBen,TrOpers: Betsy Langer, AsstVP

CENTRAL NATIONAL BANK
P.O. Box 6179 44101
216/344-3000 Tr$1.4 Bil
Hd: Anthony Heyworth, SrVP&Mgr
PersTr: William Karnatz, VP
PersTr,ComTrF: Louis E. Daugherty, VP
PersFinSvcs: Douglas C. Mory, VP
PersTr,ComTrF: James J. McGuire, VP
CorpTr,EmplBen: Donald J. Bisesi, VP
PersTr,Nb: Thomas A. Welch, VP
Est: Mark W. Immelt, VP
TrInv: Denis Amato, VP
Nb,CorpTr,EmplBen: Robert D. Shaw, VP
RE: T. H. Bates, Mgr
TrOpers: N. F. Bour, VP
Tax: W. M. Wright, VP

THE HUNTINGTON BANK OF NORTHEAST OHIO
917 Euclid Ave. 44115
216/344-0080 Tr$1.8 Bil
(Branch in Dover)
GpHd: J. Virgil Early, Jr., ExecVP
Hd: Douglas P. Foxx, SrVP
PersTr: Gordon L. Smith, VP
CorpTr: Joseph A. Hirka, VP
TrInv: N. Andre Boschert, SrVP&SrIO
InstInv,Mktg: David E. Jerome, VP
Inst,EmplBen: David J. DeCrane, VP

THE MIDWEST BANK & TRUST CO.
1132 Euclid Ave. 44115
216/696-2555 Tr$70 Mil
Hd: Carol A. Mahan, AsstVP&TO
TrInv: Michael C. Hardony, IO
EmplBen: Helen E. Savol, AsstTO
TrOpers: Laura McCarthy, AsstTO

NATIONAL CITY BANK
1900 East 9th St.
P.O. Box 5756 44101
216/575-2000 Tr$5.1 Bil
(Branch in Palm Beach, FL)
Divisions:
PersTrSvcsDivHd: Lloyd F. Loux, VP
TrCorpSvcsDivHd: Lee M. Evans, VP
FndsMgmtDivHd: J. Warren Hall, SrVP
PersTr: Lloyd F. Loux, VP
CorpTr,EmplBen: Lee M. Evans, VP
Thomas E. Swedlund, VP
TrInv,ComTrF: J. Warren Hall, SrVP
William B. Roe, SrVP
TrOpers: E. J. Etowski, Jr., VP
Prob: Charles G. Martis, VP
Nb: Bert W. Zahn, VP
Tax: John A. Clough, TO

SOCIETY NATIONAL BANK
127 Public Square 44114
216/861-4000 Tr$763 Mil
Hd: John P. Reinartz, ExecVP
PersTr,CorpTr: Harry B. Olds, Jr., VP
TrInv: Donald Cruse, VP
EmplBen: Ronald J. Lang, VP
TrOpers: Douglas Mitrisin, VP
Nb: Michael P. Fisher, VP

★Columbus

AMERITRUST
33 North Third St. 43215
614/224-0670
(Branch of Cleveland)
Hd: Brent I. Chivington, VP
Nb: Richard G. Stein, SrTO

BANCOHIO NATIONAL BANK
155 E. Broad St. 43251
614/463-7482
(Branches in Akron, Chillicothe, Cincinnati, Cleveland, Dayton, Springfield, Toledo and Zanesville)
Hd: Alan J. Davidson, ExecVP
PersTr: John L. Sauter, VP
CorpTr: P. Joseph Sesler, VP
TrInv: Robert J. Murphy, VP
ComTrF: Ellwood Lewis, VP
EmplBen: Richard D. B. Funkhouser, VP
TrOpers: Jim S. Deyo, VP
Nb: Robert H. Bartholomew, SrVP

BANK ONE TRUST COMPANY, NA
100 East Broad St. 43271-0191
614/463-5995 Tr$1.25 Bil
Hd: Kenneth B. Quintenz, Pres
PersTr: J. David Sabine, VP
EmplBen: H. Herbert Schupp, VP
TrOpers: Phyllis Kennedy, VP
CorpTr: G. Ronald Henderson, SrVP
Contr: Jon W. Bennett
TrInv: Michael B. Steele, VP&CIO

HUNTINGTON NATIONAL BANK
37 West Broad St. 43215
614/469-6343 Tr$2.3 Bil
(Branches in Columbus, Dover & Lima)
GpHd: J. Virgil Early, Jr., ExecVP
Hd: H. William Klumpp, SrVP
PersTr: Lawrence E. Green, VP
EmplBen,CorpTr: Stephan E. Sweet, VP
TrInv: Gary F. Cogswell, VP
TrOpers: Thomas R. Hilliker, VP
Plng/Mktg: Ed B. Ranucci, VP

Covington

WESTERN OHIO NATIONAL BANK & TRUST CO.
P.O. Box 39 45318
513/473-2056 Tr$13.2 Mil
Hd: Carl W. Bowman, VP

Dayton

BANCOHIO NATIONAL BANK
111 W. First St. 45402
513/223-6851
(Branch of Columbus)
James H. Edwards, TO

BANK ONE, DAYTON, NA
Kettering Tower 45401
513/449-8860 Tr/o$1 Bil
Hd: William V. Richards, Jr., ExecVP
TrInv: Ronald W. Ball, VP

FIRST NATIONAL BANK
One First National Plaza 45402
513/226-2067 Tr$156 Mil
Hd: Jeffrey T. Siler, SrVP&SrTO
PersTr: James T. Neef, VP&TO
TrInv,ComTrF: Woodrow W. Stroud, Jr., VP&IO
EmplBen: John W. Sommer, VP&TO
Prob: Frank B. Williams, III, TO
TrOpers: David A. Keim, VP&TO
Nb: Rebecca H. Roess, TO

THIRD NATIONAL BANK & TRUST CO.
34 N. Main St. 45402
513/226-6333 Tr$450 Mil
Hd: Joseph F. Connelly, ExecVP&TO
PersTr: William T. Lincoln, VP&TO
CorpTr,ComTrF,EmplBen: James W. Haman, VP&TO
TrInv: Charles O. Lee, Jr., VP&IO
TrOpers: Roger Cupp, TO
Nb: Charles L. Moore, Jr., VP&TO
Tax: C. E. Yaussy, TaxO

Defiance

THE STATE BANK AND TRUST COMPANY
P.O. Box 467 43512
419/782-8950 Tr$10.5 Mil
Richard C. Burrows, TO
TrOpers: Mary Goddard, TOpO
Rob Constien, AsstTO

Dover

HUNTINGTON NATIONAL BANK
232 West Third St. 44622
216/343-6611
(Branch of Cleveland)
Hd,PersTr: David Webb, VP&TO
EmplBen: Lawrence Markworth, VP

East Liverpool

FIRST NATIONAL BANK
P.O. Box 1029 43920
216/385-2265 Tr$30 Mil
Hd: Charles L. Danley, VP&TO
TrOpers: Phyllis Stalter, TO
Nb: Robin Rice, TO

Eaton

EATON NATIONAL BANK & TRUST CO.
P.O. Box 309 45320
513/456-5544
Hd: K. R. Kemper, TO

Elyria

ELYRIA SAVINGS & TRUST NATIONAL BANK
Broad & Court Sts. 44035
216/329-3000 Tr$35 Mil
Hd: Allen R. Shaw, SrVP&TO

FINDLAY TRUST OFFICE
100 East Main Cross, Ste. 3 45840
419/422-6950
(Branch of Toledo)
Thomas C. Gess, TO

LORAIN COUNTY SAVINGS & TRUST CO.
124 Middle Ave. 44035
216/323-7531
Hd: A. S. Laudani, VP&SrTO
EmplBen: J. David Amos, AsstVP&TO
Nb: R. Scott Cornelius, VP

Hamilton

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
3rd & High Sts. 45012
513/867-4818 Tr$247 Mil
Hd: James J. Ashburn, SrVP&SrTO
PersTr: Dennis G. Walsh, TO
CorpTr,Taxes: David D. Schul, TO
TrOpers: Frank M. Peters, TOpO
TrInv: Dennis C. Dietz, TrInvO
RE: Ronald E. Sunderhaus, Mgr
EmplBen: Michael R. O'Dell, AsstTO

SECOND NATIONAL BANK
High St. & Journal Square 45012
513/867-5133 Tr$140 Mil
Hd,Nb: William A. Groth, II, SrTO
PersTr: Margaret Kollstedt, TO
TrInv,ComTrF: Joseph Belew, AsstTO
EmplBen: Jack Flege, AsstTO
TrOpers: Nancy Wenning, AsstTO

Lancaster

CENTRAL TRUST CO.
117 W. Main St. 43130
614/464-2264
(Branch of Newark)
R. A. Jackson, SrTO

Lebanon

LEBANON-CITIZENS NATIONAL BANK
P.O. Box 59 45036
513/932-1414 Tr$14 Mil
Hd: Bernard H. Wright, Jr., TO
TrOpers: W. Jean Bell, AsstTO

Lima

HUNTINGTON NATIONAL BANK
631 East Market St. 45801
419/224-3015
(Branch of Columbus)
Hd,PersTr: R. Joe Cosart, VP

THE METROPOLITAN BANK OF LIMA, OHIO
P.O. Drawer M 45802
419/229-2015 Tr$265 Mil
John M. Dunnick, ChmTrComm
Hd: Michael E. LaSovage, SrVP&TO
Prob: Evans T. Pseekos, VP&TO
PersTr: Perry R. Watkins, SrTO
TrOpers: Ron D. Sacks, TO
EmplBen,CorpTr: Diane Motter, TO

Lorain

CENTRAL TRUST CO. OF NORTHERN OHIO,NatAssn
1949 Broadway 44052
216/244-1965 Tr$21 Mil
Hd: David E. Nocjar, VP&TO
TrOpers: Mary Jane Sargent

LORAIN NATIONAL BANK
457 Broadway 44052
216/244-6000 Tr$50 Mil
PersTr,Prob,Tax,TrInv,Nb: Emma N. Mason, VP&TO
CorpTr,EmplBen,TrInv: Douglas Substanley, VP&TO
TrOpers: Elizabeth Simms, TO

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

Over 1,100 Insurance
Companies, Agents & Brokers
subscribe to
TRUSTS & ESTATES

OHIO (Cont'd)

Mansfield

BANK ONE OF MANSFIELD
28 W. Park Ave. 44901
419/522-2011 Tr$94 Mil
Hd,TrInv,Nb: Robert J. Sutter, SrVP&SrTO
PersTr,CorpTr,EmplBen: Paul H. Dudte, Jr., VP&TO
Legal: Connie L. Sharma, TrCoun&TO

FIRST BUCKEYE BANK, NATIONAL ASSOCIATION
P.O. Box 849 44901
419/522-2211 Tr$146 Mil
Hd,Nb: J. A. Walter, SrVP&SrTO
PersTr,Nb: Donald J. Breon, VP&TO
David R. Irvin, TO
David J. Strub, TO
EmplBen,CorpTr,TrOpers: Robert J. Hilliard, AsstVP&TO

RICHLAND TRUST CO.
3 N. Main St. 44901
419/522-4411 Tr$70 Mil
Hd,CorpTr,Nb: Richard Adams, SrVP&TO
PersTr,TrInv: Harold H. Davis, VP&TO
PersTr&Tax: Brenda Dean, TO
EmplBen: Mark Taylor, InvAn
TrOpers: Charla Pore, TOpO

Marietta

THE CENTRAL TRUST COMPANY OF SOUTHEASTERN OHIO,NatAssn
P.O. Box 661 45750
614/373-1147 Tr$5 Mil
Hd: Robert A. Jackson, TO
TrOpers: Judy A. Hoff, AsstTO

PEOPLES BANKING & TRUST CO.
P.O. Box 666 45750
614/373-3155 Tr/o$60 Mil
Hd: Robert E. Evans, ExecVP&TO
PersTr,Nb,TrInv,ComTrF: David B. Baker, VP&TO
CorpTr,EmplBen: Charles R. Hunsaker, VP&AdmO
TrOpers,Tax: Jeffrey D. Welch, CPA,TrAcctngO

Martins Ferry

PEOPLES BANKING COMPANY
30 S. 4th St. 43935
614/633-3151
(Branches in Brilliant, Cambridge, St. Clairsville & Tiltonsville)
Hd: John P. Frazier, SrVP&TO

Massillon

FIRST NATIONAL BANK IN MASSILLON
P.O. Box 585 44648
216/832-9801 Tr$42 Mil
Hd: R. Michael Keyes, VP&TO

Medina

OLD PHOENIX NATIONAL BANK
39 Public Square 44256
216/722-5555 Tr$77 Mil
Hd: George P. Paidas, SrVP&TO
TrOpers: Neal A. Conger, VP&TO
EmplBen: Catherine Carmany, AsstTO

Middletown

BANK ONE OF MIDDLETOWN
2 S. Main St. 45042
513/425-8430
Hd: Charles W. Beck, Jr., VP&TO
TrOpers: Carol Wilcox

FIRST NATIONAL BANK OF SOUTHWESTERN OHIO
2 North Main St. 45042
513/425-7548 Tr$60 Mil
Hd: R. P. Ely, Jr., VP&SrTO
PersTr,CorpTr: R. L. Garver, TO
PersTr: J. E. Gaw, AsstTO
Prob: M. E. Paul, AsstTO

Mount Vernon

FIRST KNOX NATIONAL BANK
P.O. Box 871 43050
614/397-6344 Tr$22 Mil
Hd: Herbert L. Belden, VP&TO
TrInv,EmplBen,Nb: Ian Watson, TO

Newark

CENTRAL TRUST CO.
P.O. Box AE 43055
614/345-3471 Tr$32 Mil
(Branches in Lancaster and Zanesville)
Hd: R. A. Jackson, SrTO

PARK NATIONAL BANK
50 N. Third St. 43055
614/349-8451 Tr$76 Mil
Hd,EmplBen,Nb: Stuart N. Parsons, VP&TO
TrInv,ComTrF: Terry Myers, TO
PersTr: John Uible, AsstTO
TrOpers: Hazel Thornton, AsstTO

Norwalk

CITIZENS NATIONAL BANK
12-14 E. Main St. 44857
419/668-3736 Tr$6.9 Mil
Hd: W. James Wetzel, Csh&TO
Jackie Griggs, AsstTO

THE HURON COUNTY BANKING CO.,N.A.
7-11 E. Main St. 44857
419/668-3361 Tr/u$1 Mil
Hd: Ruth J. Stark, SrVP&TO

Painesville

AMERITRUST COMPANY
8 North State St. 44077
216/354-3572
(Branch of Cleveland)
Hd: Richard W. Stenberg, VP
Nb: Michael Stone, SrTO

BANK ONE OF NORTHEASTERN OHIO,N.A.
30 S. Park Place 44077
216/352-5620 Tr/o$100 Mil
Hd: John J. Reidy, Jr., SrVP&TO
PersTr: Richard T. Spotz, Jr., VP&TO
EmplBen: Russell Bonchu, PenTO
TrOpers: Richard Lindoerfer, TO
Nb: Thomas M. Bruckman, AsstVP&TO

Piqua

MIAMI CITIZENS NATIONAL BANK & TRUST CO.
401 N. Main St. 45356
513/773-4540 Tr$56 Mil
Hd,TrInv,Nb: John H. Dayton, VP&TO
PersTr,TrInv,Nb: Paul E. Peltier
EmplBen,ComTrF,Nb,TDP: Roger J. Borchers
TrOpers: Kathleen Kiefer

PIQUA NATIONAL BANK & TRUST CO.
45356
513/773-1212 Tr$78.5 Mil
Hd,PersTr,TrInv,Nb: Roy H. DePriest, VP&TO
CorpTr,EmplBen,TrOpers: Brian W. Philips, TO
TrInv: John T. Blake, TrInvO

Portsmouth

BANK ONE OF PORTSMOUTH,NatAssn
P.O. Box 301 45662
614/354-3261 Tr$45 Mil
Hd: Ronald W. Karolyi, VP&SrTO
Admin: William E. Sharp, TO
TrOpers: Ruth Ann Logan, AsstTO
Nb,Mktg: Sandy May

PORTSMOUTH BANKING CO.
P.O. Box 1151 45662
614/353-4151 Tr$21 Mil
Hd: Gerald F. Dreier, VP&TO
Admin: Mark Prince, AsstTO
TrOpers: Nadine Horton

Ravenna

BANK ONE OF RAVENNA,NatAssn
235 W. Main St., P.O. Box 809 44266
216/296-2882 Tr$8.5 Mil
Hd: R. J. Sutter, TO

Reynoldsburg

THE CENTRAL TRUST COMPANY
7540 East Main St. 43068
614/864-8980
Mgr: Nancy Shields

Russellville

THE BANK OF RUSSELLVILLE
45168
Hd: Robert C. Martin

St. Clairsville

BELMONT COUNTY NATIONAL BANK
P.O. Box 277 43950
614/695-3323 Tr$12.1 Mil
Hd: Richard E. Dolan, VP&TO
TrOpers: Madelyn Witsberger, AsstTO

PEOPLES BANKING COMPANY
199 West Main St. 43950
614/695-5370
(Branch of Martins Ferry)

Springfield

BANCOHIO NATIONAL BANK
4 W. Main St. 45502
513/324-5851
(Branch of Columbus)
Thomas G. Larrimer, AsstVP

THE SECURITY NATIONAL BANK & TRUST CO.
40 South Limestone St. 45502
513/324-6800 Tr$12 Mil
Hd: Daniel M. O'Keefe, VP&TO

Steubenville

BANK ONE OF EASTERN OHIO
401 Market St. 43952
614/282-3665 Tr$45 Mil
Hd: Ronald W. Virag, VP&TO
PersTr,EmplBen: Kenneth D. Asher, TO
ComTrF,TrOpers: Sherrill L. Schmied
CorpTr: Debbie L. Hagan

MINERS & MECHANICS SAVINGS & TRUST CO.
124 N. 4th St. 43952
614/283-3731 Tr$25 Mil
Hd: Thomas L. Grimm, VP&TO

Sylvania

SYLVANIA SAVINGS BANK CO.
5604 Main St. 43560
419/882-0061 Tr$30.8 Mil
Hd: H. William Manley, VP
PersTr: Joyce E. Johnson, AsstTO
CorpTr: Bethelyn Beroset, AsstTO
EmplBen: J. James Bishop, TO
TrInv: Michael Kwiatkowski, AsstVP
TrOpers: Craig C. Smith, Mgr

Tiffin

COMMERCIAL NATIONAL BANK
79 S. Washington St. 44883
419/447-3213 Tr$16 Mil
Hd: Warren R. Kahn, VP&TO
TrOpers: Carl Arnold, TO

Tiltonsville

PEOPLES BANKING COMPANY
Route 7 & Walden 43963
614/859-2127
(Branch of Martins Ferry)

Toledo

BANCOHIO NATIONAL BANK
124 N. Summit St., Ste. 160 43604
419/255-2805
(Branch of Columbus)
Larry G. Calcamuggio
FIRST NATIONAL BANK
Madison & Huron Sts. 43603
419/259-6809 Tr$460 Mil
Hd: James P. Silk, VP
PersTr: Mary K. Hamilton, VP
TrInv: Charles W. Porter, VP
EmplBen: Harry M. Behrendt, Jr., VP
TrOpers: James A. Foote, TO
Nb: Glenn N. Raitz, TO
OHIO CITIZENS TRUST CO.
One Levis Square 43603
419/259-7700 Tr$650 Mil
Hd: Louis E. Yanney, SrVP
CorpTr: Edgar V. Avila, AsstVP
TrInv: Donald E. Miles, VP
EmplBen: Donald L. Speck, VP
TrOpers: George A. Murphy, AsstVP
TOLEDO TRUST CO.
P.O. Box 1628 43603
419/259-8142 Tr$1.6 Bil
(Branch in Findlay)
Hd: Robert C. Foster, ExecVP
PersTr,EmplBen: Jerome J. Robison, SrVP
CorpTrInv: Theodore T. Hahn, VP
PersInv: Gary D. Lind, InvO
EmplBen: Dean T. Fisher, TO
TrOpers: Robert L. Head, TO
Nb: Allan J. Brogan, VP
Tax: John W. Kizer, VP
Inv: Richard M. Peterson, SrVP
Prob: Erwin Diener, VP
RE: Arthur A. Morgan, VP

Troy

FIRST NATIONAL BANK & TRUST CO.
910 W. Main St. 45373
513/335-8351 Tr$96 Mil
Hd,TrInv,Nb: Richard J. Fraas, SrVP&TO
PersTr,CorpTr,EmplBen: Phillip M. Jones, TO
PersTr,TrOpers: Viola Strome, AsstTO

Van Wert

THE PEOPLES BANK & TRUST
114 East Main St. 45891
419/238-2399
Hd: Glen R. Jenkins, SrVP&TO

Warren

SECOND NATIONAL BANK
P O. Box 1311 44482
216/841-0232 Tr$219 Mil
Hd: H. W. Dakin, VP&SrTO
EmplBen: J. R. Donaldson, VP&TO
TrInv: R. Fenwick, TrInvO
Nb: Tim Smyth, AsstTO
THE UNION SAVINGS & TRUST COMPANY
106 E. Market St. 44481
216/841-7824 Tr$171 Mil
Hd: Edward J. Reasner, SrVP&TO
TrTaxDiv,Nb: William Hanshaw, VP&TO
PersTr: Mary E. Banks, AsstVP&TO
CorpTr,EmplBen: John C. Pomeroy, Jr., AsstTO
TrInv: Warren R. Irwin, VP&TO
TrOpers: Clayce L. Herbert, TOpO

West Union

FARMERS BANK
P.O. Box 158 45693
513/544-2358 Tr$.7 Mil
Hd: Paul E. Wilson, Pres&TO
TrOpers: John H. Condon, AsstTO&Sec

Wilmington

NATIONAL BANK AND TRUST COMPANY
48 N. South St. 45177
513/382-1441 Tr$56 Mil
Hd: Richard W. Price, VP&TO
Stephen E. Kitchen, InvO
Mary Kay McMillian, AsstInvO
Carol Sue Inwood, AsstTO

Wooster

WAYNE COUNTY NATIONAL BANK
Public Square 44691
216/264-1222 Tr/o$50 Mil
Hd: David L. Christopher, VP&SrTO

Youngstown

BANK ONE OF EASTERN OHIO, N.A.
6 Federal Plaza West 44503
216/744-5041 Tr$213 Mil
Hd: L. J. Qualman, SrVP&TO
THE DOLLAR SAVINGS & TRUST CO.
P.O. Box 450 44501
216/744-9000 Tr$325 Mil
Hd: Herbert H. Pridham, SrVP&SrTO
PersTr,Est: James H. Sisek, VP&TO
CorpTr: W. S. Lakin, TO
TrInv: William G. Weber, VP&TO
EmplBen: Charles Lewis, TO
TrOpers: Dennis J. Delon, SrTO
MAHONING NATIONAL BANK
23 Federal Plaza 44501
216/742-7000 Tr$175 Mil
Hd,Nb: Gregory L. Ridler, SrVP&TO
EstAdmin: C. Richard Jones, VP&TO
TrInv,ComTrF: Anthony J. Maiorano, TO&TrInvMgr
CorpTr: Mrs. Hilda Remick, TO
TrOpers: John Wal, TOpMgr
EmplBen: Patrick A. Sebastiano, Atty
PersTr: William G. Kalasky, TO

Zanesville

BANCOHIO NATIONAL BANK
11 North Fourth St. 43701
614/454-1271
(Branch of Columbus)
William R. Baker, AsstVP
THE CENTRAL TRUST CO.
434 Main St. 43701
614/452-9901
(Branch of Newark)
R. A. Bennett, TO
FIRST NATIONAL BANK
422-428 Main St. 43701
614/452-8444 Tr$54 Mil
Hd: Raymond L. Hecker, SrTO
Mary J. Myers, TO
Gary B. Baker, TO

The average reader of
TRUSTS & ESTATES
spends 1.8 hours reading
each issue.

OKLAHOMA

Ada

FIRST NATIONAL BANK & TRUST CO.
101 E. Main St. 74820
405/332-5132 Tr$15 Mil
Hd: Oliver C. Parker, SrVP&TO

Alva

CENTRAL NATIONAL BANK OF ALVA
P.O. Box 667 73717
405/327-1122
Hd: W. D. Myers, Jr., Pres&TO
Harold W. Wilson, VP&TO
Orin R. Lancaster, VP&TO

Ardmore

EXCHANGE NATIONAL BANK AND TRUST COMPANY
P.O. Box 789 73402
405/223-5000 Tr$49 Mil
Hd: Charles F. Williams, SrVP&TO
TrAdmin: Bill R. Gardner, SrVP&TO
TrOpers: Michael A. Rodriguez, TOpO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 69 73401
405/223-1111 Tr$23 Mil
Hd: Charles R. Milner, VP&SrTO
TrOpers: Dianna L. Dean, TOpO

Bartlesville

FIRST NATIONAL BANK
P.O. Box 999 74005
918/336-6121
Hd: Betty Dalrymple, SrVP&SrTO
TrInv: Larry Watson, TrInvO
TrOpers: Bertha Lanckriet, TOpO
Glenn Jamison, TO
TrAdmin: Richard Spurgeon, TO
Sheila Evans, AsstTOpO
UNION BANK & TRUST
P.O. Box 939 74003
918/336-8610
Hd: Jack I. Seidle, VP&TO
Charolette L. Morrison, VP&TO
TrOpers: Barbara Reynolds

Bixby

CITIZENS SECURITY BANK & TRUST CO.
P.O. Box 130 74008
918/366-8264 Tr$5 Mil
Hd,TrInv,Nb: James W. Allison, VP&TO
PersTr,EmplBen,TrOpers: Russell Smith, AsstTO

Blackwell

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 31 74631
405/363-3313
Hd: Joe Berry Cannon, Pres&TO
C. D. Klingensmith, SrVP&TO
SECURITY BANK & TRUST CO.
P.O. Box 151 74631
405/363-1940 Tr$10 Mil
Hd: W. W. Rodgers, ChmBd&TO
Ted A. McGuire, Pres&TO
TrOpers: Dianna Mefford

Broken Arrow

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 70 74012
Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)

OKLAHOMA (Cont'd)

Chickasha

CHICKASHA BANK & TRUST
1924 South 4th St. 73018
405/222-0550
Hd: Richard A. Fitzpatrick, SrVP&TO

FIRST NATIONAL BANK & TRUST CO.
302 Chickasha Ave. 73018
405/224-2200 Tr$8 Mil
Hd: Patrick A. Brooks, SrTO
PersTr: Joe Alford, TO
TrOpers: Kay Ratcliff, AsstTO

OKLAHOMA NATIONAL BANK & TRUST CO. OF CHICKASHA, OKLA.
P.O. Box 1008 73018
405/224-6000 Tr$8 Mil
Hd: Robert B. Bates, Pres&TO
PersTr,CorpTr,TrInv,ComTrF: Samuel M. Griffin, VP&TO
TrOpers: Mary E. Hopkins, AsstVP&AsstTO

Clinton

OKLAHOMA BANK & TRUST CO.
P.O. Box 99 73601
405/323-2345 Tr$1 Mil
Hd: G. W. Lowry, Jr., Pres.

Cushing

FIRST NATIONAL BANK & TRUST CO. OF CUSHING
P.O. Box 11071 74023
Tr/u$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Tulsa, Oklahoma)

Del City

FIRST CONTINENTAL BANK & TRUST COMPANY
P.O. Box 15159 73155
405/677-8711 Tr/o$1 Mil
(Assets Managed by The Trust Company of Oklahoma, Oklahoma City, OK)

Duncan

FIRST BANK & TRUST CO.
P.O. Box 580 73533
405/255-1810
Hd: E. J. Buckholt[illegible], TO
Tom Sparks, Pres&TO
Dale Davis, VP&TO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 1468 73533
405/255-5860 Tr$61 Mil
Hd: Richard E. Dixon, ExecVP&TO
TrOpers,TrInv: Michael V. Parks, AsstVP&TO
PersTr,EmplBen,Nb: Hal Pennington, AsstVP&TO

Durant

DURANT BANK & TRUST CO.
P.O. Box 130 74701
405/924-2211 Tr$2.5 Mil
Hd: Dale Flanagan
Bob Jones, AsstVP&TO

El Reno

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Drawer 340 73036
405/262-5144 Tr$1 Mil
Hd: Gregory Parker, VP&TO

THE FIRST NATIONAL BANK & TRUST CO.
100 South Bickford St. 73036
405/262-2754 Tr/o$1 Mil
Hd: Robert W. Patton, Pres&TO
Evans C. Rector, ExecVP&TO
Clarice March, Csh&AsstTO

Enid

CENTRAL NATIONAL BANK & TRUST CO.
P.O. Box 3448 73701
405/233-3535 Tr$100 Mil
(Regional Trust Office in Tulsa)
Hd,TrInv,Nb: Ron G. Barnes, SrVP&TO
Pen&P/S: Roger Austin, VP&TO
PersTr: Stella Knowles, AsstVP&TO
CorpTr: Ralph Kremeier, AsstVP&TO
TrOpers: Brenda Garrison, TOpO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1469 73702
405/233-3113 Tr$30 Mil
Hd: Joe F. Morriss, SrVP&TO
Gregory L. Shellard, VP&TO
Barbara Hocutt, AsstTO
TrOpers: Judy Mitchell, VP&TO
EmplBen: Ken Meyer, AsstVP&TO

Guthrie

FIRST NATIONAL BANK
202 W. Oklahoma St. 73044
405/282-4415 Tr$3.2 Mil
Hd: Ralph McCalmont, Pres&SrTO
Kay Hudson, VP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 520 73044
405/282-0470
Hd: Don F. Duffield, Pres,COpO&TO

Guymon

CITY NATIONAL BANK & TRUST CO.
P.O. Box 410 73942
405/338-6561 Tr$18.1 Mil
Hd: Wm. L. Thompson, VP&TO
TrAdmin: Virginia L. Wester, TO

Holdenville

FIRST NATIONAL BANK & TRUST
P.O. Box 790 74848
405/379-3307 Tr/u$1 Mil
Hd: H. L. Palmer, VP&TO

Kingfisher

KINGFISHER BANK & TRUST CO.
P.O. Box 419 73750
405/375-3121 Tr$1 Mil
Hd: Waynard Hasenfratz, Pres&TO
TrOpers: George Brownlee, VP&TO

THE PEOPLES NATIONAL BANK
320 North Main St. 73750
405/375-5911
Hd: Stan Griffin
TrOpers: Peggy Reherman, AsstTO

Lawton

AMERICAN NATIONAL BANK
P.O. Box 1949 73501
405/353-6500 Tr$2.1 Mil
Hd: Elva Neely, VP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 2009 73502
405/355-3580 Tr$5 Mil
Hd: Paul Ellwanger, TO

SECURITY BANK & TRUST CO.
P.O. Box 489 73502
405/353-7700
Hd: David F. Sandstrom, VP&TO

SHERIDAN BANK & TRUST CO.
P.O. Box 1600 73501
405/355-7211
Hd: C. Vernon Howell, VP&TO

Madill

THE MADILL BANK & TRUST
P.O. Box 549 73446
405/795-3343 Tr/u$1 Mil
Hd: David C. Dunn, ExecVP,Csh&TO

McAlester

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 948 74501
918/426-0211 Tr$16 Mil
Hd: Clark Bass, Pres&TO
TrOpers: J. W. Allford, Csh&AsstTO
Judy A. Echols, AsstTO

Miami

THE FIRST NATIONAL BANK & TRUST CO. OF MIAMI
P.O. Box 850 74354
918/542-3371 Tr$2 Mil
Hd: Sue L. Thompson, VP&TO

SECURITY BANK & TRUST CO.
P.O. Box 880 74355
918/542-6661 Tr$15 Mil
Hd: T. J. Archer, SrVP&TO

Muskogee

CITIZENS NATIONAL BANK & TRUST OF MUSKOGEE
P.O. Box 1967 74401
918/683-6611 Tr$8.6 Mil
Hd: Melvin R. Camp, Jr., VP&TO

COMMERCIAL BANK & TRUST CO.
P.O. Box 488 74401
918/687-6321 Tr$31 Mil
Hd: Dave L. Blakeburn, VP&TO
PersTr,EmplBen,TrOpers: Larry Smith

FIRST NATIONAL BANK & TRUST CO. OF MUSKOGEE
P.O. Box 68 74401
918/683-7611 Tr/o$30 Mil
(Assets Managed by The Trust Company of Oklahoma, Muskogee, OK)
Hd,TrInv: K. L. Meyer, Jr., ExecVP&TO
PersTr,CorpTr: M. E. Thornley, Jr., VP&TO
PersTr: B. J. Coffman, TO

THE TRUST COMPANY OF OKLAHOMA
208 West Broadway 74401
918/673-6761 Tr/o$32 Mil
Nb: Kenneth L. Meyer, Jr., ExecVP
PersTr: M. E. Thornley, Jr., VP
EmplBen: Betty Coffman, Asst[illegible]
TrInv: See Tulsa Office

A copy of
TRUSTS & ESTATES
is read on the average
by 3.2 persons.

Norman

AMERICAN EXCHANGE BANK & TRUST CO.
P.O. Box BB 73070
405/329-2400
Hd: Koehler Thomas, SrVP&TO

CITY NATIONAL BANK & TRUST CO.
P.O. Box 1167 73070
405/321-6444 Tr/o$3 Mil
Hd: Don Symcox, Pres

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1288 73070
405/321-4200 Tr$16 Mil
Hd,CorpTr,TrInv,Nb: Clifford J. Blair, VP&TO
PersTr: El Juana Pollack, VP&TO
EmplBen,TrOpers,ComTrF: Barbara Neil, AsstTO

SECURITY NATIONAL BANK & TRUST CO.
P.O. Box 610 73069
405/321-7170 Tr$35 Mil
Hd,EmplBen,TrOpers: Stephen W. Bonner, SrVP
PersTr: William C. Henley

Nowata

FIRST NATIONAL BANK
P.O. Box 432 74048
918/273-1227
Hd: Bryan L. Lee, ChmBd,Pres&TO
George L. Hangs, AsstTO

★ Oklahoma City

AMERICAN-FIRST TITLE & TRUST CO.
P.O. Box 25225 73125
405/270-5300
Hd: Barbara Deckert, ExecVP

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1216 73101
405/525-6531 Tr$25 Mil
Hd,CorpTr,TrInv,EmplBen: John H. Miller, Conslt
PersTr,TrOpers,Nb: Neil A. Dayton, III, VP&TO

FIDELITY BANK,NatAssn
P.O. Box 24128 73124
405/272-2072 Tr$500 Mil
Hd,TrInv: W. F. Pralle, ExecVP&TO
CorpTr: Marjorie Mathes, VP&TO
TrOpers,ComTrF: Connie Larson, AsstVP&TO
Nb: David W. Lyle, VP&TO

FIRST CITY BANK,N.A.
P.O. Box 25715 73125
405/232-8501 Tr/o$6 Mil
(Assets Managed by The Trust Company of
Oklahoma, Oklahoma City, OK)
Hd: Sherilyn A. Clark, TO

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 25189 73125
405/272-4394 Tr/o$2 Bil
Hd: Larry A. Evans, ExecVP&SrTO
PersTr: Jerry L. Goff, SrVP&TO
CorpTr: Dave Gallman, SrVP&TO
TrInv,ComTrF: Thomas Thompson, SrVP&TO
EmplBen: Bud Burch, VP&TO
ComTrF,TrOpers,TDP: Clarence L. Bagwell, VP&TO
Nb: Karen Grethen

FOUNDERS BANK & TRUST CO.
P.O. Box 12449 73157
405/843-9551 Tr$7.5 Mil
Hd: John C. Booth, VP&TO
TrOpers: Anita Roberts, AsstTO

LIBERTY NATIONAL BANK & TRUST CO.
P.O. Box 25848 73125
405/231-6438 Tr$595 Mil
[illegible]: Jack E. White, ExecVP
PersTr: Donald E. Balaban, SrVP&SrTO
CorpTr: Jake Riley, VP
TrInv,ComTrF: Jean R. Johnson, SrVP&SrTO
EmplBen: Ben Beyers, SrVP&SrTO
TrOpers: Melvin E. Burch, VP
Nb: Kent A. Polley, VP

OKLAHOMA NATIONAL BANK & TRUST
2701 South Harvey 73143
405/236-0581 Tr$20 Mil
Hd: R. W. Everaad, SrVP&TO
PersTr: Carolyn Shaw, AsstCsh&TO

THE TRUST COMPANY OF OKLAHOMA
1001 N.W. 63rd St., Ste. 304 73116
405/848-8899 Tr/o$76 Mil
Nb: C. Randolph Everest, ChmBd
TrInv: Robert W. McIntire, SrVP
EmplBen: Carl L. Shortt, Jr., ExecVP
PersTr: Keith Mullins, VP

UNION BANK & TRUST COMPANY
P.O. Box 12669 73112
405/949-7274 Tr/o$19 Mil
(Assets Managed by The Trust Company of
Oklahoma, Oklahoma City, OK)
Hd: Denver C. Leasure, ExecVP&TO

Okmulgee

CITIZENS NATIONAL BANK & TRUST CO.
P.O. Box 1117 74447
Tr/u$1 Mil
(Assets Managed by The Trust Company of
Oklahoma, Tulsa, OK)

Perry

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 878 73077
405/336-5562 Tr$3.370 Mil
Hd: Carl B. Hamm, Pres&TO
Joe C. Sewell, Jr., ExecVP&AsstTO
Anna Lou Randall, VP&AsstTO
Duane E. Palovik, SrVP&AsstTO

Ponca City

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1151 74601
405/762-1644 Tr$15.6 Mil
Hd: John W. Warren, SrTO
AsstHd: Kathryn L. Wright, TO
Doris Smyth, AsstTO

SECURITY BANK & TRUST CO.
P.O. Drawer 311 74601
405/765-4444 Tr$52.5 Mil
Hd: Jerry Corbin, VP&SrTO
TrOpers: Betty Emerson, TO

Sapulpa

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1408 74066
918/224-3210 Tr$18 Mil
Hd: Elmer Neel, SrVP&TO

Shawnee

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1089 74801
405/273-5000 Tr$27 Mil
Hd,CorpTr,Nb: Ralph G. Spencer, SrVP&TO
PersTr,TrInv: W. H. Yarger, VP&TO
EmplBen: Barbara Wittman
TrOpers: Sue Dyke, TO

FEDERAL NATIONAL BANK & TRUST CO.
24 Main St. 74801
405/273-1000
Hd: Charles H. Storm, SrVP&TO
CorpTr: Alma L. Cowan, AsstTO
Nb: Don P. Grimes, VP&PresAsst

Stillwater

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74076
405/372-3133 Tr$7 Mil
Hd: W. L. Simank, SrVP&TO

STILLWATER NATIONAL BANK & TRUST CO.
P.O. Box 711 74074
405/372-2230 Tr$11 Mil
Hd: Stanley R. White

Tulsa

BANK OF COMMERCE & TRUST
120 West Seventh St. 74119
Tr$75 Mil
Hd,Nb: Douglas L. Goss
PersTr,CorpTr,EmplBen: Mike Nemec
TrInv: John Haynes
TrOpers: Sharon Goines

BANK OF OKLAHOMA, N.A.
P.O. Box 2300 74192
918/588-6000 Tr$1.4 Bil
Hd: James R. Dodd, ExecVP
PersTr: Lawrence B. Halka, VP&SrTO
CorpTr: Robert W. Clark
TrInv,ComTrF: Ned W. Schmidt
EmplBen: Phillip J. Owines
TrOpers: Alan W. Kennebeck
TrCoun: Francis G. Hawkins

CENTRAL NATIONAL BANK & TRUST CO.
(Tulsa Regional Trust Office)
1 Boston Plaza, Ste. 302 74103
918/592-5328
(Regional Trust Office of Enid)
Tom Connolly, VP&TO

F&M BANK & TRUST CO.
P.O. Box 4500 74104
918/936-1151 Tr/o$35 Mil
(Assets Managed by The Trust Company of
Oklahoma, Tulsa, OK)

FIRST NATIONAL BANK & TRUST CO.
P.O. Box 1 74193
918/586-5380 Tr$700 Mil
Hd: Jack W. Dikeman, SrVP&SrTO
PersTr: Richard M. Corbridge, VP&SrTO
CorpTr,EmplBen: Kenneth W. McCauley, VP&TO
TrInv: Thomas Dalby, VP&SrTrInvO
TrOpers: Larry A. Walpole, VP&TO

FOURTH NATIONAL BANK
P.O. Box 2360 74101
915/587-9171 Tr$252 Mil
Hd,EmplBen: Don G. Onstott, SrVP&SrTO
PersTr: Robert Roesler, SrVP&SrTO
Steve Milligan, VP&TO
CorpTr: Cathy Kunkel, AsstVP&TO
TrInv: Frederic Russell, VP&SrTrInvO
James Dixon, VP&TO
TrOpers: Rob Moore, TrOpO

REPUBLIC BANK & TRUST CO.
P.O. Box 1656 74101
Tr/o$2 Mil
(Assets Managed by The Trust Company of
Oklahoma, Tulsa, OK)

THE TRUST COMPANY OF OKLAHOMA
2940 East 51st St., Ste. 200
P.O. Box 35435 74153
918/744-0553 Tr/o$63 Mil
Paul H. Mindeman, Pres
TrInv: Andrew W. Brice, ExecVP
PersTr: James R. McKinney, SrVP
EmplBen: Patricia L. Penn, TO
Nb: D. Berry Miller, SrVP

UTICA NATIONAL BANK & TRUST CO.
P.O. Box 1559 74101
918/747-7581
Hd,EmplBen: Leslie Pierce, ExecVP&SrTO
PersTr,Nb: Paul E. Kallenberger, SrVP&TO
CorpTr,TrInv: Wm. Meyer, SrVP&TO

Vinita

FIRST NATIONAL BANK & TRUST CO.
P.O. Drawer F 74301
918/256-7811 Tr$10 Mil
Hd: Ralph E. Day, Jr., VP&TO
Don Yarger, VP,Csh&AsstTO

OKLAHOMA STATE BANK & TRUST CO.
P.O. Box 278 74301
918/256-5585 Tr$1 Mil
Hd: V. L. Buchanan, AsstTO

The Directory of Trust Institutions is included in a T&E subscription!

OREGON

Albany

CITIZENS VALLEY BANK
P.O. Box 985 97321
503/926-4221 Tr$15 Mil
Hd,PersTr: William J. Crocker, SrTO&Mgr
EmplBen,TrInv,ComTrF,Nb: Landy G. Chapman, SrTO
TrOpers: Patsy H. Peck, TOpO
Escrow: Diane Farrington

Bend

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 911 97709
503/382-4611
(Branch of Portland)
Hd: R. W. Ager, Mgr&TO

Coos Bay

WESTERN BANK (Trust Dept)
P.O. Box 1720 97420
503/269-5171 Tr$16 Mil
Hd,TrInv,ComTrF: William C. Plese, VP&SrTO
EmplBen,Nb: Jerry D. Sands, AsstVP
TrOpers: Patricia V. Deming, AsstTO

Eugene

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 10566 97440
503/687-5955
(Branch of Portland)
Hd: Ralph C. Abreu, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 10308 97440
503/687-7758
(Branch of Portland)
Hd: D. A. Frosaker, Mgr&TO

Klamath Falls

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 789 97601
503/883-4615
(Branch of Portland)
Hd: R. W. Mezger, SrTrForestryO

Medford

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 580 97501
503/776-5605
(Branch of Portland)
Hd: Robert D. Diller, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 1107 97501
503/776-2551
(Branch of Portland)
Hd: G. S. Josselyn, TO&Mgr

Portland

BANK OF CALIFORNIA,NatAssn
407 S.W. Broadway 97205
503/225-2955 Tr$200 Mil
(Branch of San Francisco, CA)
Hd: Jess A. Rogerson, SrVP&Mgr
TrInv: Marvin J. Trachta, VP&IO
EmplBen: Larry J. Lee, VP&TO
Nb: Milton L. Chase, VP&TO
TrOpers: Nancy Driver, TOpO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 2971 97208
503/225-2324 Tr$1.5 Bil
(Branches in Eugene, Medford & Salem)
Hd: Robert G. Murray, SrVP
EmplBen,Nb,: Robert L. Belding, VP
CorpTr: Peter Cullen, TO
TrInv: Don Wolcott, VP
Chris Toronto, VP
TrOpers: Rick Meigs, VP
Tax: Gareth Steltenpohl, VP
RE: Jim Wilson, VP
PersTr: Grant Stebner, TO
Colin Bain, TO

THE OREGON BANK
P.O. Box 2808 97208
503/222-7620 Tr$250 Mil
Hd: Robert L. Mitchell, VP
PersTr: Robert M. Magee, VP
CorpTr: Joan Autio, AsstVP
EmplBen: Arthur W. Kriegsmann, AsstVP
TrInv: Robert T. Platt, VP
TrOpers: Louise Freeze, AsstVP

PACIFIC NORTHWEST TRUST COMPANY
101 Southwest Main St., Ste. 905 97204
503/295-6974 Tr$20 Mil
Hd,PersTr,EmplBen,Nb: Leroy J. Lundy, Pres
TrOpers: Janeen S. McArinch

PACIFIC WESTERN BANK
P.O. Box 272 97207
503/243-3517 Tr$280 Mil
Hd: Richard W. Rhodes, SrVP&ExecTO
PersTr: S. R. Brumley, VP&SrTO
EmplBen: Gary Blanchard, VP&SrTO
TrOpers: Glenn Cook, SrTO
Nb: Kenneth Simpson, SrTO
RE: Mark Mowery, TO

48.2% of the subscribers of
TRUSTS & ESTATES
select computer and
financial services.

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 3168 97208
503/225-6588 Tr/o$1.8 Bil
(Branches in Bend, Eugene, Klamath Falls, Medford & Salem)
Hd: R. H. Lung, SrVP&ExecTO
PersTr: D. E. Fletcher, VP&TO
TrInv: S. V. Schuster, SrVP
CorpTr: J. A. Charno, TO
MtkgDiv: J. M. Clarke, SrTO
EmplBen: G. Clemmons, VP&TO
TrOpers: C. E. Bateman, Jr., VP&TO
Nb: A. M. Gabel, SrTO
BusSvcsDiv: R. M. Janzik, VP&TO

★Salem

COMMERCIAL BANK
P.O. Box 428 97308
503/399-2993 Tr$40 Mil
Hd,EmplBen,Nb: Marvin Abeene, VP&TO
PersTr,TrInv,ComTrF,TrOpers: M. A. Hays, TO

FIRST INTERSTATE BANK OF OREGON, N.A.
P.O. Box 13049 97309
503/399-3595
(Branch of Portland)
Hd: Thomas McGirr, TO

PIONEER TRUST CO.
P.O. Box 2305 97308
503/363-3136 Tr/o$111 Mil
Hd,PersTr: E. E. Smith, Jr., VP&TO
CorpTr,EmplBen: Alan Bennett, TO
TrInv: S. H. Compton, Pres
G. Storie, AS
ComTrF: G. M. Blair, AsstTO
TrOpers: Michael S. Compton, TO

UNITED STATES NATIONAL BANK OF OREGON
P.O. Box 14444 97309
503/399-4080
(Branch of Portland)
Hd: J. A. Perry, VP,TO&Mgr

PENNSYLVANIA

Allentown

THE FIRST NATIONAL BANK OF ALLENTOWN
Hamilton Mall at 7th St. 18101
215/439-4207 Tr/o$248 Mil
(Branch in Easton)
Hd: Dalton M. Schaadt, ExecVP
PersTr: John T. Hanley, Jr., SrVP
ComTrF,CorpTr: Leonard M. Rusinko, AsstVP
InvMgmt: Ronald R. Talcott, VP
TrInv: Jerome W. Hogan, VP
TrOpers: Karl Berger, AsstVP
Nb,EmplBen: Charles J. Bricker, VP
Tax: Richard Baab, AsstVP
Nb-PersTr: John B. McNally, TO

INDUSTRIAL VALLEY BANK & TRUST CO.
634 Hamilton Mall 18101
215/770-2019
(Branch of Jenkintown)
Hd: G. Allen Weiss, VP&TO

THE MERCHANTS NATIONAL BANK
702 Hamilton Mall 18101
215/821-7243 Tr$140 Mil
(Branch in Bethlehem)
Hd: J. S. Meminger, SrVP&SrTO
FinPlng: D. A. Russell, VP&FPO
PersTr: J. E. Tremblay, VP&TO
Inv: D. Wise, VP&TrInvO
Pen: D. Skeath, VP&TPO
Tax: L. Stauffer, VP&TrTxO
TrOpers: K. M. Mote, TOpO
CorpTr: L. Hammel, CTO

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

Altoona

CENTRAL COUNTIES BANK
P.O. Box 1888 16603
814/944-1030
(Branch of State College)
Mgr: J. Carl Haldeman, AsstVP&TrAdmO
Jean Harkless, TrAdmO

MIDSTATE BANK & TRUST CO.
1130 112th Ave. 16603
814/946-6700 Tr$240 Mil
(Branches in Bellefonte, Philipsburg & State College)
Hd: John H. McGrail, VP
PersTr: Robert J. Scott, VP&TO
EmplBenAdm: Carl W. Bechdel, TO
PersTr: H. Randall Carper, TO
PersTr,CorpTr: Nancy R. Fogel, AsstVP,TO&AsstSec
PersTr: Benedict J. Resig, VP&TO
TrInv: Ralph J. Davis, VP
TrOpers: W. Eugene Wright, SrTOpO
TrOpers: Marie A. Civiello, TOpO

Apollo

APOLLO TRUST CO.
P.O. Box 247 15613
412/478-3151 Tr$8.5 Mil
Hd: Helen J. Clark, ExecVP
TrOpers: Sally M. Bush, TO

Bala-Cynwyd

FIRST PENNSYLVANIA BANK,NatAssn
555 East City Line Ave. 19004
215/786-8830 Tr/o$3 Bil
(Branch of Philadelphia)
Hd: Harry R. Stainrook, ExecVP
AssetMgt: Courtney O. Anderson, SrVP
BusDev: James F. McHale, VP
PersSvcs: John C. Voss, SrVP
CorpTr,Fund/PlanSvcs: Michael B. Vath, SrVP&Chm
StaffSvcs: John E. Renner, VP
InstlSvcs,TrOpers: Robert J. Walker, SrVP
TrCont: Edmund A. Markowski, VP

Bangor

THE MERCHANTS NATIONAL BANK OF BANGOR
25 Broadway 18013
215/588-0981 Tr$1.5 Mil
Hd: Ronald H. Cann, Pres
William M. Kessler, Csh&SrTO

Beaver

BEAVER TRUST CO.
Third & Insurance Sts. 15009
412/775-7800 Tr$40 Mil
Hd: Charles M. Marshall, VP&SrTO
PersTr,EmplBen,Nb: Nicholas J. Rubino, AsstVP&TO
CorpTr,TrOpers: Elmer C. Kross, TO
TrInv: Olen C. Gibson, InvCoord

Bedford

JOHNSTOWN BANK & TRUST CO.
15522
814/623-6136
(Branch of Johnstown)

Bellefonte

MIDSTATE BANK & TRUST CO.
101 N. Allegheny St. 16823
814/355-5504
(Branch of Altoona)
Nb: Roger D. Caplan, VP

Berwick

THE FIRST NATIONAL BANK OF BERWICK
111 W. Front St. 18603
717/752-3671 Tr$26 Mil
Hd: Arthur D. Champlin, Jr., VP&TO
TrOpers: Marlene Eckrote, AsstTO

Bethlehem

FIRST VALLEY BANK
One Bethlehem Plaza 18018
215/865-8629 Tr$105 Mil
(Branch in Kingston)
Hd: Hudson S. Green, SrVP
PersTr: Robert F. Peuser, Jr., VP
CorpTr: John J. Bauer, Jr., TO
TrInv: John B. Shupe, VP
EmplBen: Joel G. Harpel, AsstVP
TrOpers: Roy C. Miller, AsstVP
Nb: Douglas M. Watson, SrVP

THE MERCHANTS NATIONAL BANK
Guetter & W. Broad 18018
215/861-0802
(Branch of Allentown)
Hd: S. F. Tameler, VP&DevO

UNION BANK & TRUST CO. OF EASTERN PENNSYLVANIA
P.O. Box 2068 18001
215/861-1769 Tr$62 Mil
Hd,ComTrF,Nb: William L. Mannering, SrTO
PersTr: G. Malcolm Reid, TO
CorpTr,TrOpers: Rebecca A. Stanley, TOpO
TrInv: Ruth S. Foster, TO
EmplBen: Myron R. Haydt, TO

Biglerville

GETTYSBURG NATIONAL BANK
Main Street 17307
717/677-7141
(Branch of Gettysburg)

Bloomsburg

BLOOMSBURG BANK-COLUMBIA TRUST CO.
11 W. Main St. 17815
717/784-1660 Tr$48.5 Mil
Hd,EmplBen,Nb: Gordon C. Boop, SrVP&TO
PersTr: Sharon Taylor, TO
CorpTr,ComTrF: J. Scott Atherton, TrAdm
TrInv: John R. Bryden, III, IO

Blue Ball

THE BLUE BALL NATIONAL BANK
State Rte. 23 & Township Rd. 17506
717/354-4541 Tr/o$16 Mil
Hd: John H. Phillips
Joseph A. Myers, TO

Boyertown

NATIONAL BANK OF BOYERTOWN
P.O. Box 547 19512
215/367-6001 Tr$31 Mil
Hd: Wayne R. Weidner, ExecVP
PersTr,TrInv,EmplBen,Nb: John W. Davis, SrTO
CorpTr,ComTrF,TrOpers: Rolland D. Ackelson, SrTrConslt

Bradford

PENNBANK
71 Main St. 16701
814/362-5521
(Division of Titusville)
Hd: James I. Ross, VP

PRODUCERS BANK & TRUST CO.
50 Main St., P.O. Box 357 16701
814/368-3103 Tr/o$3 Mil
Hd: Joanne Kelley

Brockway

DEPOSIT BANK
1201 E. Main St. 15824
814/268-3735
(Branch of DuBois)
Hd: Lloyd Johnson, AsstVP

SAVINGS AND TRUST CO. OF PENNSYLVANIA
456 Main St. 15824
814/265-8401 Tr$70 Mil
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Brookville

DEPOSIT BANK
Main St. 15825
814/849-5361
(Branch of DuBois)
Hd: Joseph Werner, VP

THE SAVINGS AND TRUST COMPANY OF PENNSYLVANIA
P.O. Box 499 15825
814/849-8364 Tr$70 Mil
(Branch in Punxsutawney)
Hd: George E. Walker, VP&TO
Jean M. Rittenhouse, VP&AsstTO

Bryn Mawr

THE BRYN MAWR TRUST COMPANY
801 Lancaster Ave. 19010
215/525-1700 Tr$135 Mil
Hd: H. Spencer Webster, VP
PersTr: Paul C. Benedict
CorpTr: Joseph H. Bachtiger
TrInv,ComTrF: Willard N. Woolbert
EmplBen: Joseph M. Ersek
TrOpers: Joseph Koscinski
Nb: Richard W. Curry

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems.
Trust Systems Division NCS Center
1300 Center Drive, Dunwoody
Georgia 30338 (404) 391-1700

PENNSYLVANIA (Cont'd)

Burnham

RUSSELL NATIONAL BANK
111 North Logan Blvd. 17009
(Branch of Lewistown)

Butler

THE CITIZENS NATIONAL BANK OF EVANS CITY
Lewis & Hansen Aves., P.O. Box 139 16045
412/282-3440 Tr$16 Mil
Hd: Thomas J. Blechschmidt, TO
EmplBen,TrOpers: Donna M. Weimer, AsstTO
TDP: Lee Ann Sychak

FIRST SENECA BANK & TRUST
364 Centre St. 16001
814/676-8666 Tr$250 Mil
(Branch of Oil City)
Hd: E. G. Heffelfinger, Jr., SrVP
TrOpers: Glenn R. Taylor, VP&TO
Nb: Paul H. Lackey, VP&TBDO

THE UNION NATIONAL BANK OF PITTSBURGH
160 S. Main St. 16001
412/287-1733
(Branch of Pittsburgh)
Hd: I. Keith Bell, TO

Camp Hill

THE COMMONWEALTH NATIONAL BANK
1510 Cedar Cliff Dr. 17011
717/761-0779
(Branch of Harrisburg)
Hd: Lois B. Copeland, SrTO

CUMBERLAND COUNTY NATIONAL BANK & TRUST
21st & Market Sts. 17011
717/780-2905 Tr$369 Mil
Hd,Nb: Robert M. Lane, VP&SrTO
PersTr,ComTrF,EmplBen: R. C. Kramer, AsstVP&TO
CorpTr: J. E. Davidson, AsstVP&TO
TrInv,TrOpers: Craig C. Dunn, AsstVP&TO

Carlisle

COMMONWEALTH NATIONAL BANK
1 North Hanover St. 17013
717/249-2414
(Branch of Harrisburg)
Hd: Robert K. Reitzel, VP&TrMgr
Barbara Kramer, TO

DAUPHIN DEPOSIT BANK AND TRUST CO.
2 W. High St. 17013
717/249-2323
(Branch of Harrisburg)
Hd: Ellis A. Piper, VP&TO

FARMERS TRUST CO.
1 W. High St. 17013
717/243-3212 Tr$50 Mil
Hd,CorpTr,TrInv,EmplBen,Nb: Dennis C. Caverly
PersTr,ComTrF,TrOpers: Jane F. Burke

Chambersburg

CHAMBERSBURG TRUST CO.
P.O. Box C 17201
717/263-9201 Tr$46 Mil
Hd: Robert L. Smith, TO
CorpTr: Mabel L. Werdenbaugh, AsstTO
Edwin P. Heckman, AsstTO

FARMERS & MERCHANTS TRUST CO.
P.O. Box T 17201
717/264-6116 Tr$23 Mil
Hd,PersTr: Allen C. Rabok, SrTO
TrOpers,CorpTr: Edna L. Armstrong, TO
TrInv,EmplBen: William M. L. Etter, Jr., TO

VALLEY BANK & TRUST CO.
P.O. Box 459 17201
717/263-2265 Tr$81 Mil
Hd: Sidney M. Palmer, [illegible] ExecVP
TrOpers,PersTr: James S. Gordon, VP&TO
CorpTr,TrInv: Samuel W. Worley, VP&TO
EmplBen: Gordon M. Bankert, TO
Helen W. Weaver, TO

Clarion

FIRST SENECA BANK & TRUST CO.
551 Main St. 16214
814/226-6800
(Branch of Oil City)
Admin: James L. Russell, TO

Clearfield

CLEARFIELD BANK & TRUST CO.
11 N. Second St. 16830
814/765-7551 Tr$16 Mil
Hd: John L. Bailey, TO

COUNTY NATIONAL BANK
Market & Second Sts. 16830
814/765-9621 Tr$27 Mil
Hd: C. J. Peterson
EmplBen,TrOpers,Nb: L. W. Bodle

Coudersport

CITIZENS TRUST CO.
10 N. Main St. 16915
814/274-9150 Tr$5.5 Mil
(Branches in Emporium & Port Allegany)
Hd: E. S. Metzger, Pres
PersTr,CorpTr,TrInv,EmplBen,Nb: Thomas A. Maynard, TO
TrOpers: Dawn Newton, AsstTO

Danville

FIRST NATIONAL BANK
P.O. Box 279 17821
717/275-3740 Tr$3 Mil
Hd: Mrs. Mary I. Simington, AsstVP&TO

Doylestown

CONTINENTAL BANK
E. Court St. at Monument 18901
215/348-2966
(Branch of Norristown)
Hd: David H. Keller, Jr., VP

Du Bois

DEPOSIT BANK
P.O. Box 267 15801
814/371-2345 Tr$39 Mil
(Branches in Brockway, Brookville & St. Marys)
Hd: D. Edward Chaplin, VP&SrTO
TrOpers: Janine K. Fennell, TO
Daniel J. Duttry, AsstTO

THE UNION BANKING & TRUST CO.
P.O. Box 247 15801
814/371-5500
Hd: P. F. Kearns, VP&TO

Easton

EASTON NATIONAL BANK & TRUST CO.
P.O. Box 271 18042
215/250-3470
Hd: Richard T. Baskin, SrVP&SrTO
PersTr: Donald C. Seagreaves, VP&TO
CorpTr,ComTrF,TrOpers: James S. Kressler, TO
TrInv: John T. Clarke, VP
EmplBen: David W. Kidd, TO
Nb: Thomas W. Schreiber, TO

LAFAYETTE TRUST BANK
P.O. Box 508 18042
215/250-2311 Tr$4 Mil
Hd: George F. Coffin, Jr., TO
Betty F. Williams, VP&AsstTO

Ebensburg

LAUREL NATIONAL BANK
P.O. Box 158 15931
814/472-8400 Tr$36 Mil
Hd: John W. Egnot, SrVP
Thomas J. Watson, TO
TrOpers: Arlene Allison, TOpSupv

Elizabethtown

COMMONWEALTH NATIONAL BANK
17022
717/367-1116
(Branch of Harrisburg)
Hd: Ann Fink, TO

FARMERS FIRST BANK
143 So. Market St. 17022
717/367-1156
(Branch of Lititz)
PersTr: Wendy M. Losey, TO

Emporium

BUCKTAIL BANK & TRUST CO.
2 E. 4th St. 15834
814/486-3333 Tr$10 Mil
Hd: Catherine A. Emrick, VP&TO
Donna J. Holly, AsstTO

CITIZENS TRUST CO.
135 E. Fourth St. 15834
814/486-1112
(Branch of Coudersport)
Hd: Anthony Curcio, AsstTO

Ephrata

THE EPHRATA NATIONAL BANK
31 E. Main St. 17522
717/733-6576 Tr$18 Mil
Hd: Michael H. Peuler, TO
Carl L. Brubaker, AsstTO
Lillian H. Weidman, AsstTO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Erie

THE FIRST NATIONAL BANK OF PENNSYLVANIA
P.O. Box 769 16512
814/871-3751 Tr$213 Mil
(Branch in Meadville)
Hd: James H. Parr, ExecVP&TO
PersTr: Gary E. Garnavish, VP&TO
CorpTr: Florence M. Campbell, TO
TrInv: John F. Trettel, SrVP
EmplBen: James H. Thomas, VP
TrOpers: William S. Sapone, VP&TOpO
Nb: Wilbert L. Wagner, AsstVP

MARINE BANK
P.O. Box 8480 16553
814/871-9200 Tr$600 Mil
Hd: R. G. Imboden, ExecVP
PersTr: H. C. Iwig, VP
CorpTr: C. Harris, VP
TrInv: David Cullen, CFA&VP
EmplBen: R. Dietley, VP
TrOpers: Peter Reyburn, AsstVP
Nb: Edward Damrau, VP

SECURITY-PEOPLES TRUST CO.
P.O. Drawer 60 16538
814/871-1811 Tr$142 Mil
Hd,Nb: Donald S. Bernardo, SrVP&TO
PersTr: Phillip G. Gillespie, VP&TO
CorpTr,EmplBen: James R. West, TO
TrInv: Charles A. McClenathan, Jr., SrPtfolMgr
TrOpers: James J. Murphy, VP&TO

UNION BANK & TRUST CO., ERIE
P.O. Box 300 16522
814/453-7230 Tr/a$44 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen,Nb: Thomas C. Mangan, VP&TO
TrOpers: James M. Cooper, TO

Fort Granville

RUSSELL NATIONAL BANK
1250 W. Fourth St. 17044
(Branch of Lewistown)

Franklin

PENNBANK
1283 Liberty St. 16323
814/432-3101
(Division of Titusville)
Hd: Howard M. Potter, VP

Gettysburg

ADAMS COUNTY NATIONAL BANK
Harrisburg Rd. 17325
717/334-3161 Tr$22 Mil
Hd: William T. Timmins, Jr., SrVP&SrTO
Nancy L. Reichart, TO
Ronald D. Baker, AsstTO

GETTYSBURG NATIONAL BANK
P.O. Box 250 17325
(Branches in Biglerville, Carroll Valley & Grand View Terrace)
Hd: Richard E. Schultz, SrVP
Paul H. Ketterman, Jr., VP&TO
Patricia Kint, AsstTO&AsstSec

Greencastle

FIRST NATIONAL BANK
P.O. Box 8 17225
717/597-2137 Tr$4 Mil
Hd: Darlene Niswander, TO

Greensburg

SOUTHWEST NATIONAL BANK OF PA.
P.O. Box 760 15601
412/834-2310 Tr$60 Mil
Hd,PersTr: John K. George, VP
CorpTr,EmplBen,Nb: W. Bradley Stroud, AsstTO
TrInv,ComTrF: Richard D. Acito, AsstTO
TrOpers: Denis L. Kebler

Hamburg

HAMBURG SAVINGS & TRUST CO.
52 S. 4th St. 19526
215/562-3811 Tr$3 Mil
Hd: Jutta L. Bausher, TO&AsstTreas

Hanover

BANK OF HANOVER & TRUST CO.
25 Carlisle St. 17331
717/637-2201 Tr$18.4 Mil
Hd: Paul J. Hanna, II, VP&TO
Susan P. Gruver, TrAdm
Cheryl Masemer, TOpO

FARMERS BANK & TRUST CO. OF HANOVER
13 Baltimore St. 17331
717/637-2291 Tr$28 Mil
Hd: Edward S. Crooks, VP&SrTO

HAMILTON BANK
22 Carlisle St. 17331
717/637-2111
(Branch of Lancaster)
Hd: Raymond A. Williams, VP&TO
Carol K. McFall, TrAdm

Harleysville

THE HARLEYSVILLE NATIONAL BANK & TRUST CO.
Main St. 19438
215/256-8851 Tr$11 Mil
Hd: James Hamilton, VP&TO
Betty Yerger, AsstTO

★ Harrisburg

THE COMMONWEALTH NATIONAL BANK
10 South Market Sq. 17108
717/564-9500 Tr$450 Mil
(Branches in Camp Hill, Carlisle, Elizabethtown, Lancaster, Middletown, Shippensburg & York)
Hd: Richard B. Evans, ExecVP&SrTrMgr
PersTr: Jacqueline S. Mensching, SrVP&SrTrMgr
EmplBen: Mike Davis, VP&TrMgr
TrInv: Robert A. Batdorf, Jr., VP&InvMgr
TechSvcs&Control: Jack E. Nace, VP&TechAdv
Tax,Acct: Robert P. Conway, VP&SrTax&AcctgMgr
TrOpers: Emma L. Britton, VP&SrTOpO

DAUPHIN DEPOSIT BANK AND TRUST CO.
213 Market St. 17101
717/255-2253 Tr$539 Mil
(Branches in Carlisle, Shippensburg and York)
Hd: George D. McKeon, SrVP-Trusts
PersTr: Thomas W. Walker, VP&TO
CorpTr: F. Richard W. Cook, VP&CTO
EmplBen: Rick A. Gold, VP&TO
TrInv: Robert Spicer, VP&Sec
TrOpers: Enars Starks, TOpO
Nb: Rubin W. Johnson, EstPlngO
Tax: Larry A. Hartman, VP&TO

FULTON BANK
Third & Locust Sts., P.O. Box 1189 17108
717/291-2522
(Branch of Lancaster)
PersTr,Nb: J. Fred Sener, VP&SrEPO
EmplBen,Nb: Bruce T. Smith, VP&TO

HAMILTON BANK
222 Market St.
P.O. Box 1071 17108
717/234-2711
(Branch of Lancaster)
Hd: Philip G. Spillman, VP&SrTO
Nancy A. Klahold, TrAdm
Nb: Edward A. Hauck, FinPlngO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1002 North 7th St. 17102
717/233-6434
(Branch of Pottsville)
Hd: Joseph L. Poese, TrRep

Hazleton

HAZLETON NATIONAL BANK
Broad & Laurel Sts. 18201
717/459-4240 Tr$74.5 Mil
Hd: Elizabeth C. Corcoran, VP&SrTO
TrInv: William C. Kringe, VP&IO
CorpTr,Nb: Thomas L. Burns, AsstVP&TO
EmplBen: Charles Parsons, AsstTO
TrOpers: Diana L. James, TOpO
Nb: Thomas H. Burgess, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 369 18201
717/455-1515
(Branch of Scranton)
Hd: Jerry A. Licata, VP

PEOPLES FIRST NATIONAL BANK & TRUST CO.
1 W. Broad St. 18201
717/455-7771 Tr$33 Mil
Hd: Thomas Rohrbach, TO
PersTr,EmplBen,Nb: Daniel J. Steber, AsstTO
Catherine Stetz, AsstTO
CorpTr: James Fisher, AsstTO

Hermitage

FIRST NATIONAL BANK OF MERCER CO.
Hermitage Square 16148
Colin C. Appleton, VP&TO

Hershey

HERSHEY TRUST CO.
P.O. Box U 17033
717/534-3225 Tr$250 Mil
Hd,TrInv: Joseph S. Gumpher, Pres
PersTr: Raymond T. Cameron, TO
Harry W. Heath, VP
TrOpers: John T. Shuey, Sec&Treas
Nb: V. B. Rudisill, AsstTO&AsstTreas

Hollidaysburg

HOLLIDAYSBURG TRUST CO.
224 Allegheny St. 16648
814/696-0211 Tr$30 Mil
Hd: Ruth B. Weaver, VP&TO
Paula Kelley, AsstTO
TrInv: W. Jeffery Akers, IO

Honesdale

FARMERS & MERCHANTS BANK
P.O. Box 430 18431
717/253-1096 Tr$1.2 Mil
Hd: Richard J. Shershenovich, Pres&TO
Kathleen Hunter, Csh&AsstTO

THE HONESDALE NATIONAL BANK
733 Main St. 18431
717/253-3355 Tr/a$1.6 Mil
Hd: Kenneth M. Bunnell, VP&TO

WAYNE COUNTY BANK & TRUST CO.
717 Main St. 18431
717/253-1456 Tr$10 Mil
Hd: Helen M. Benney, TO

Hummelstown

FARMERS BANK & TRUST CO. OF HUMMELSTOWN
P.O. Box A 17036
717/566-3206 Tr$3.8 Mil
Hd: Robert L. Keck, VP,TO&AsstSec

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

PENNSYLVANIA (Cont'd)

Huntingdon

PENN CENTRAL NATIONAL BANK
P.O. Box 381 16652
814/643-4180 Tr$37 Mil
Hd,Nb: Blaine E. Chesnut, VP&TO
PersTr,CorpTr,EmplBen: John W. Startzel, TO
TrOpers,ComTrF,TrInv: Judith G. Fleming, TO

UNION NATIONAL BANK & TRUST CO.
501 Penn St. 16652
814/643-0350 Tr$10 Mil
Hd: Ellen S. Wallace

Indiana

NATIONAL BANK OF THE COMMONWEALTH
Philadelphia & Sixth Sts. 15701
412/349-3400 Tr$13 Mil
Hd: R. John Pevite, VP

THE SAVINGS & TRUST CO. OF PENNSYLVANIA
P.O. Box 190 15701
412/465-5587 Tr$69 Mil
Hd: G. Bruce Jenkins, VP&TO

Irwin

IRWIN BANK & TRUST CO.
P.O. Box 489 15642
412/863-3100 Tr$2.8 Mil
Hd: Charles F. Brown, AsstVP&TO

Jenkintown

INDUSTRIAL VALLEY BANK & TRUST CO.
410 York Rd. 19046
215/576-3659 Tr$1,216 Bil
(Branch in Allentown)
Hd,Nb: Ralph W. Ervin, Jr., SrVP&SrTO
PersTr: B. Douglas Heckmann, VP&TO
CorpTr,EmplBen: H. Frank Martin, Jr., VP&TO
TrInv,ComTrF: Lee L. Preston, II, VP&TO
TrOpers: G. William Rose, VP&TO

Jennerstown

PEOPLES BANK & TRUST CO.
15547
814/629-6611 Tr$6.8 Mil
(Branches in Jerome, Laughlintown & Somerset)
Hd: David A. Finui, VP&TO

Jerome

PEOPLES BANK & TRUST CO.
15937
(Branch of Jennerstown)

Jim Thorpe

THE JIM THORPE NATIONAL BANK
8 Broadway 18229
717/325-3631 Tr/u$1 Mil
Hd: Harry W. Hintz, TO
TrOpers: George A. Armbruster, AsstTO

MAUCH CHUNK TRUST CO.
P.O. Box 289 18229
717/325-2721 Tr$2.8 Mil
Hd: Harold A. Queen, Pres&TO
Ruth M. Allen, AsstTO

Johnstown

JOHNSTOWN BANK & TRUST COMPANY
P.O. Box 98 15907
814/536-7801 Tr/o$48 Mil
(Branch in Bedford)
Hd: Robert J. Fisher, SrVP&SrTO
AsstHd: Betty Rae Sheehan, AsstVP&TO
TrInv: James L. Schrott

THE MOXHAM NATIONAL BANK
550 Central Ave. 15902
814/536-4481 Tr$25 Mil
Hd: P. James Hayes, VP,TO&Sec

UNITED STATES NATIONAL BANK
Corner Main & Franklin Sts. 15901
814/533-5397 Tr$132 Mil
Hd: Robert G. Wallace, SrVP&SrTO
PersTr: Jeffrey L. Berkley, AsstTO
CorpTr: Mildred L. Nelson, AsstVP&TO
TrInv: Jay Lavin, VP&TrInvO
EmplBen: David L. Mordan, TrAdm
TrOpers: Judith A. Fetcko, TrAdm

Jonestown

JONESTOWN BANK & TRUST CO.
17038
717/865-2112 Tr$2.0 Mil
Hd: Frederick R. Boltz, TO

Kennett Square

AMERICAN BANK & TRUST CO. OF PA
P.O. Box 98 19348
215/444-5000
(Branch of Reading)
Hd: Hans F. Hass, TO

Kingston

FIRST VALLEY BANK
228 Wyoming Ave. 18704
717/287-3101
(Branch of Bethlehem)
Nb,PersTr: David E. Kupinsky, AsstTO

Lancaster

AMERICAN BANK & TRUST COMPANY, PENNSYLVANIA
42 N. Prince St. 17603
717/299-5611
(Branch of Reading)
Hd: Michael W. Wozniski, AsstVP

COMMONWEALTH NATIONAL BANK
28 Penn Square 17604
717/393-5601
(Branch of Harrisburg)
David H. Acox, VP&TrMgr
Roselyn Ramist, VP&SrPtfolMgr
Robert E. Sherk, VP&AdmMgr
George Sheraw, SrTO
Ruth Harrison, TO

THE FIRST NATIONAL BANK OF LANCASTER COUNTY
25 N. Duke St. 17602
717/299-0766 Tr$18.0 Mil
Hd,Nb: Charles C. Tunis, VP&TO
PersTr: Mildred W. Brown, TrAdm
Irene E. Miller, TrAdm

FULTON BANK
P.O. Box 4887 17604
717/291-2559 Tr$220 Mil
(Branch in Harrisburg)
Hd: Richard J. Ashby, Jr., SrVP
PersTr: Christopher W. Kull, SrTO
TrInv: Daryl Girton, TrInvO
EmplBen: Richard J. Spangler, VP&TO
CorpTr: Tom L. Wolf, CTO
TrOpers: Dennis E. Patrick, TOpO
PersTr,Nb: J. Fred Sener, III, VP&SrEPO
EmplBen,Nb: Bruce T. Smith, VP&TO

91.7% of the subscribers of
TRUSTS & ESTATES
save back issues.

HAMILTON BANK
(Corporate Headquarters)
100 N. Queen St. 17604
717/569-8731
(Branches in Hanover, Harrisburg, Lancaster, Lebanon, Reading, West Chester & York)
Corporate Officers:
Hd: Alexander P. Lynch, ExecVP
James H. Deily, Jr., SrVP
PersTr: Martin B. Ebbert, Jr., VP
CorpTr,TrOpers: E. Travis Bradley, VP
TrInv: Stewart C. Lewis, VP
Charles A. Gomer, III, AsstVP
Richard C. Hawk, AsstVP
Jane W. Loucks, AsstVP
George R. Durang, AsstVP
Joan Ertel, TrInvO
Lee W. Hummel, TrInvO
Gary R. Mikula, TrInvO
Robert B. Stauffer, TrInvO
Russell G. Wallick, TrInvO
EmplBen: Harry A. Dorian, VP
H. Eugene Peters, VP
M. David Ford, EBO
Ronald E. Zimmerman, EBO
Barry L. Sellers, InstitCustO
SpecAcctsUnit: John W. Montgomery, TO
Virginia A. Moyer, TrAdm
Lancaster Branch:
52 E. King St. 17604
712/291-3636
Hd: David W. Schoffstall, VP&SrTO
William D. Fisher, VP&SrTO
Percy C. Clarke, Jr., VP&TO
Lois M. Martin, TO
Robert G. Nace, TO
Carolyn J. Bortzfield, TO
Gregory S. Lefever, TrAdm
Nb: Karl H. Blaesser, VP

Laughlintown

PEOPLES BANK AND TRUST COMPANY
Route 30 15655
(Branch of Jennerstown)

Lebanon

FARMERS TRUST CO.
817 Cumberland St. 17042
717/272-7627 Tr$8.2 Mil
Hd: Thomas C. Barnhart, TO
Norma J. Gibble, AsstTO

HAMILTON BANK
P.O. Box 428 17042
717/274-1471
(Branch of Lancaster)
Jay N. Dutweiler, VP&TO

LEBANON VALLEY NATIONAL BANK
9th & Cumberland Sts.
P.O. Box 448 17042
717/274-3611 Tr$57 Mil
Hd: Larry H. Eberly, VP&SrTO
PersTr: Terrence L. Freeman, AsstVP
TrOpers: John P. Mentzer, TO
Nb: Charles N. Parrott

PEOPLES NATIONAL BANK
P.O. Box 450 17042
717/274-2571 Tr$13.5 Mil
Hd: Louis W. Ormond, VP&TO

Leechburg

FIRST NATIONAL BANK
152 Market St. 15656
412/842-1181 Tr$4 Mil
Hd: Stephen J. Pityk, VP&TO

Lewisburg

CENTRAL COUNTIES BANK
P.O. Box 346 17837
717/523-1148
(Branch of State College)
Hd: William R. Phillips, VP&TrAdmO

LEWISBURG NATIONAL BANK
P.O. Box 387 17837
717/523-1138 Tr$2.5 Mil
Hd: Cameron E. Baker, Jr., Pres
Nancy C. Wolfe, TO

LEWISBURG TRUST BANK
239 Market St. 17837
717/523-1158 Tr/o$6 Mil
Hd: Miss Edith Erdley, VP,Sec&SrTO

Lewistown

CENTRAL COUNTIES BANK
33 E. Market St. 17044
717/242-2361
(Branch of State College)
David Weigle, AsstVP&TrAdmO

LEWISTOWN TRUST CO.
100 E. Market St. 17044
717/242-0381 Tr$16 Mil
Hd: James C. Dillman, VP&TO

RUSSELL NATIONAL BANK
32 E. Market St. 17044
717/248-4951 Tr$20 Mil
(Branches in Burnham, Fort Granville, Mifflin, Reedsville & Thompsontown)
Hd: John T. Pearson, SrVP&SrTO
PersTr: Keith B. Showers, VP&TO
CorpTr: Fredric Billingham, TO

Lititz

FARMERS FIRST BANK
9 E. Main St. 17543
717/626-4721 Tr$35 Mi
(Branch in Elizabethtown)
Hd,PersTr,TrOpers: Robert S. Luttrell, SrVP
PersTr: Wendy M. Losey, TO
TrInv,EmplBen,Nb: Clyde S. Zink, SrVP

Littlestown

COMMUNITY NATIONAL BANK OF SOUTHERN PENNSYLVANIA
10 S. Queen St. 17340
717/359-5131 Tr$9.265 Mil
Hd: Barry A. Fissel, VP&TO

Lock Haven

CENTRAL COUNTIES BANK
100 E. Main St. 17745
717/748-8001
(Branch of State College)
Mgr: Charles Shaffer, AsstVP&TrAdmO

Luzerne

LUZERNE NATIONAL BANK
18709
717/288-4511 Tr$1 Mil
Hd,TrOpers: David Hughes, TO
TrInv,Nb: John Kearney

Malvern

THE NATIONAL BANK OF MALVERN
P.O. Box 38 19355
215/647-0100 Tr/u $1 Mil
Hd: Lydia W. Bartholomew

Manheim

MANHEIM NATIONAL BANK
P.O. Box 38 17545
717/665-6801 Tr$2.1 Mil
Hd: Stephen E. Wenzel, TO
Richard K. Brosey, AsstTO

McConnellsburg

FULTON COUNTY NATIONAL BANK & TRUST CO.
100 Lincoln Way East
P.O. Box 38 17233
717/485-3144 Tr$6 Mil
Hd: Gregory P. Rensch, TO

McKeesport

McKEESPORT NATIONAL BANK
500 Fifth Ave. 15132
412/664-8700 Tr$13.1 Mil
Hd: Donald E. Finney, VP&TO
Maryanne L. Hornack, AdmAsst

Meadville

FIRST NATIONAL BANK OF PENNSYLVANIA
940 Park Ave. 16335
814/336-3455 Tr$25 Mil
(Branch of Erie)
Hd: Kenneth L. Montag, AsstVP&TO
Sandra L. Byham, TO

MARINE BANK
P.O. Box 8480 16553
814/453-5711 Tr$625 Mil
Hd: Ronald G. Imboder, ExecVP
CorpTr: Charles Harris, VP
TrInv: David Cullen, VP
EmplBen: Robert K. Dietley, VP

NORTHWEST BANK
P.O. Box 459 16335
814/724-6950
(Branch of Oil City)
Hd: R. A. Schwab, VP&TO

PENNBANK
201 Chestnut St.
P.O. Box 441 16335
(Division of Titusville)
Hd: Wallace K. Irwin, VP

Mechanicsburg

FIRST BANK & TRUST CO.
Main & Market Sts. 17055
717/691-4040 Tr$7 Mil
Hd: Wayne P. Kautz, VP&TO

Media

SOUTHEAST NATIONAL BANK OF PA.
210 West Baltimore Ave. 19063
215/499-8415
(Branch of West Chester)
John C. Bell, III, VP
Donald A. Cavalcanto, FPO

Meyersdale

CITIZENS NATIONAL BANK
15552
814/634-5941 Tr$2 Mil
Hd: Louise H. Campbell, VP&TO

Middleburg

TRI-COUNTY NATIONAL BANK
1 W. Market St.
P.O. Box 417 17842
717/837-1331 Tr$7.3 Mil
Hd,Nb: Janice C. Dreese, TrDeptSupv

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Middletown

COMMONWEALTH NATIONAL BANK
100 S. Union St. 17057
(Branch of Harrisburg)
Hd: Robert E. Sherk, VP&AdmMgr

Mifflin

RUSSELL NATIONAL BANK
Main St. 17059
(Branch of Lewistown)

Mifflinburg

MIFFLINBURG BANK & TRUST CO.
P.O. Box 186 17844
717/966-1041 Tr$10 Mil
Mrs. Helen P. Strunk, TO
Patti J. Middleswarth, AsstTO

Mifflintown

THE JUNIATA VALLEY BANK
P.O. Box 66 17059
717/436-8211 Tr$12.6 Mil
Hd: Stephen E. DiNovis, VP&TO
Terry S. Love, TO
TrOpers: Kimberly A. Love

Millersburg

MID PENN BANK
349 Union St. 17061
717/692-2133 Tr$5.7 Mil
Hd: Kenneth E. White, VP&TO

UPPER DAUPHIN NATIONAL BANK
P.O. Box 350 17061
717/692-4781 Tr$10 Mil
Hd: Marlin A. Hoover, ExecVP&TO
Nb: R. W. Maurer

Millheim

FARMERS COMMUNITY BANK
Main St. 16854
814/237-7806 Tr$2.8 Mil
(Branch of State College)

Milton

FIRST NATIONAL BANK
14 S. Front St. 17847
717/742-8731 Tr$13 Mil
Hd: Ralph W. Dersham

Minersville

MINERSVILLE SAFE DEPOSIT BANK & TRUST CO.
P.O. Box L 17954
717/544-4787 Tr$9.2 Mil
Hd: Thomas A. Elliott, Jr., TO

Montoursville

BANK OF CENTRAL PENNSYLVANIA
355 Broad St.
P.O. Box 8 17754
717/368-8101 Tr$13 Mil
Hd: Thomas C. Blass, VP&TO
Robert A. Karschner, AsstTO
Nancy G. Montanye, TrAdm

Montrose

COUNTY NATIONAL BANK
P.O. Box 155 18801
717/278-1181 Tr$20 Mil
Hd: M. H. Baker, Pres&SrTO
EmplBen: Mark Caterson, TO
TrOpers: Reta Gardner,, AsstTO

PENNSYLVANIA (Cont'd)

Mount Carmel

UNION NATIONAL BANK
17851
717/339-1040 Tr$4 Mil
Hd: John J. Drucis, TO&AsstCsh
Ida Bevivino, AsstTO

Mount Joy

UNION NATIONAL BANK
P.O. Box 267 17552
717/653-1441 Tr$11 Mil
Hd: Charles R. Starr, TO

Muncy

MUNCY BANK & TRUST CO.
Main & Water Sts. 17756
717/546-2211 Tr$2.5 Mil
Richard H. Lloyd, Pres
Hd: William G. Ritter, TO

Myerstown

AMERICAN BANK & TRUST CO. OF PA.
P.O. Box 286 17067
717/866-2177
(Branch of Reading)
Hd: Michael J. Noon, TO

Nazareth

NAZARETH NATIONAL BANK & TRUST CO.
76 S. Main St. 18064
215/759-1280 Tr$26 Mil
Hd: S. Eric Beattie, SrVP&SrTO
PersTr: Benjamin M. Tenagun, III, TO

New Brighton

CENTURY NATIONAL BANK & TRUST CO.
P.O. Box 296 15066
412/843-5679 Tr$20 Mil
Hd: Robert M. Mitesser, VP&TO
Richard D. DeLand, AsstTO

New Castle

FIRST NATIONAL BANK OF WESTERN PENNSYLVANIA
101 E. Washington Street
P.O. Box 1488 16103-1488
412/652-5511 Tr$93 Mil
Hd: John W. Flannery, VP
TrMktg/PersTr: Lester P. Hauschild, VP
EmplBen: Samuel I. Haines, TO
TrInv: Stephen D. Moyer, AsstTO

FIRST SENECA BANK & TRUST CO.
2 N. Mill St. 16101
412/658-2651
(Branch of Oil City)
Admin: Thomas G. Lamoree, II, SrRegTO

New Holland

NEW HOLLAND FARMERS NATIONAL BANK
P.O. Box 135 17557
717/354-4431 Tr$16.5 Mil
Hd: Richard P. Heilig, VP&TO
CorpTr: Marian E. Frankhouser
TrOpers: Diane Keener
Nb: Mary Holbrook

Newtown

FIRST NATIONAL BANK & TRUST CO.
18940
215/968-4872 Tr$38 Mil
Hd: Richard J. Fusco, VP&SrTO
PersTr,EstTax: William J. Becker, TO
TrOpers: Kimberly G. Thierolf, AsstTO

Newville

THE FIRST NATIONAL BANK OF NEWVILLE, PA
9 Big Spring Avenue
P.O. Box 128 17241
717/776-3146
Hd: Thomas A. Gsell, ExecVP&TO

Norristown

AMERICAN BANK & TRUST CO. OF PENNSYLVANIA
43 E. Main St. 19404
215/278-8929
(Branch of Reading)
Hd: Marie Strycharz, VP

CONTINENTAL BANK
Main & Swede Sts. 19404
215/278-4308 Tr$850 Mil
(Branches in Doylestown, Philadelphia & Pottstown)
Hd: Theodore Kling, Jr., ExecVP
PersTr: William J. Lobley, Jr., AdmVP
CorpTr: James P. Nunemaker, VP
TrInv,ComTrF: Warren Ormerod, SrVP
EmplBen: John N. Campbell, SrVP
TrOpers: Donald W. Rose, VP
Nb: Thomas J. Vischer, Jr., AdmVP

Northampton

CEMENT NATIONAL BANK
Main at 21st St. 18067
215/262-6771 Tr$12.4 Mil
Hd: William B. Savitz, TO
PersTr: Sharon A. Reiner, AsstTO

Northumberland

NORTHUMBERLAND NATIONAL BANK
245 Front St. 17857
717/473-3531 Tr$5 Mil
Hd: J. Donald Steele, Pres
Stephen Hafer, TO

Oil City

FIRST SENECA BANK & TRUST CO.
248 Seneca St. 16301
814/676-8666 Tr$250 Mil
(Branches in Butler, Clarion, New Castle, Pittsburgh & Sharon)
Hd: E. G. Heffelfinger, Jr., SrVP
PersTr: Rodney L. Campbell, TO
TrInv: Wallace E. Witmer, SrTrInvO
EmplBen: Ray L. Baker, TO
TrOpers: Glenn R. Taylor, Jr., VP
TrOpers,Tax: Paul H. Lackey, VP&TBDO

NORTHWEST BANK
100 Seneca St. 16301
814/676-7123 Tr$220 Mil
(Branches in Meadville & Sharon)
Hd,Nb: Gary G. Hoyt, SrVP
PersTr: Ross W. Crist, VP
TrInv: Merle A. Bubeck
CorpTr: Shirley J. Holowell, AsstTO
EmplBen: James N. Wert, TO
TrOpers: Loretta Strawbridge, TOpO

Palmerton

CITIZENS BANK & TRUST CO.
18071
215/826-2457 Tr/u$1 Mil
Hd: Robert J. Kozo, TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

Palmyra

AMERICAN BANK & TRUST CO. OF PA
Main & Railroad Streets 17078
717/838-6351
(Branch of Reading)
John Brubaker, TO

Perkasie

BUCKS COUNTY BANK & TRUST CO.
P.O. Box 125 18944
215/536-3800 Tr$53 Mil
Hd: Harold L. Dietz, SrVP&TO
EmplBen: Nicholas Helf, TO
TrInv: Dale A. Sandt, TrInvO
Nb: Linwood P. Fox, VP

Philadelphia

CENTRAL PENN NATIONAL BANK
5 Penn Center Plaza 19101
215/854-3061 Tr$308 Mil
Hd: Wallace A. Ries, SrVP
CorpTr,TrOpers: Charles A. Angelo, VP
TrInv,ComTrF: Philip H. Brown, VP
EmplBen: Thomas C. McCoy, VP
Nb: Edward Touhill, VP

CONTINENTAL BANK
1500 Market St. 19102
215/823-6256 Tr$850 Mil
(Branch of Norristown)
Hd: Theodore Kling, Jr., ExecVP
Admin: Philip Cohen, VP
EmplBen: John C. Campbell, SrVP
Nb: Thomas J. Vischer, Jr., AdmVP

THE FIDELITY BANK
135 S. Broad St. 19109
215/985-7999 Tr$3.4 Bil
Hd: John B. Bartlett, ExecVP
PersTr: Robert P. Leiby, Jr., SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: John M. Convery, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: John G. McMurrough, VP
InstAdmin: Edith A. Reinhardt, SrVP
Nb: Martin Offenberg, VP

FIRST PENNSYLVANIA BANK,NatAssn
15th & Chestnut Sts. 19101
215/786-8830 Tr/o$3 Bil
(Branch in Bala-Cynwyd)
Hd: Harry R. Stainrook, ExecVP
AssetMgmt: Courtney O. Anderson, SrVP
BusDev: James F. McHale, VP
PersSvcs: John C. Voss, SrVP
CorpTr,Fund/PlanSvcs: Michael B. Vath, SrVP&Chm
StaffSvcs: John E. Renner, VP
TrOpers,InstlSvcs: Robert J. Walker, SrVP
TrCont: Edmund A. Markowski, VP

FRANKFORD TRUST CO.
6500 Castor Ave. 19149
215/831-6520 Tr$164 Mil
Hd,Nb: Gregory J. Sanginiti, VP&SrTO
TrInv,Nb,Est,PersTr: J. L. Stuart, VP&TO
PersTr: Helen Alderson, TO
J. Timony, TO
CorpTr,EmplBen: Nancy L. Hogan, TO
TrOpers: Lisa Ruczynski, TOpO

GIRARD BANK
3 Girard Plaza 19101
215/585-3267 Tr$6 Bil
Hd: Francis J. Bruzda, ExecVP
PersTr: G. L. Deming, VP
CorpTr: Harold E. Ikeler, Jr., VP
TrInv: Richard A. Nenneman, SrVP
EmplBen: F. Joseph McDonald, SrVP
TrOpers: Paul E. Kingsley, VP
Nb: J. Thomas Dunlevy, VP
PersSvcs: Seibert L. Dorner, SrVP

THE GLENMEDE TRUST COMPANY
229 South 18th St. 19103
215/875-3200 Tr$1.9 Bil
Hd: A. E. Piscopo, VP&Treas
EmplBen: J. T. Egner, AsstSec

PENNSYLVANIA (Cont'd)

Philadelphia (Cont'd)

MH/EDIE INVESTMENT COUNSEL
Ten Penn Center, Ste. 832 19103
215/567-2890
Mgr: Robert E. Isakson

THE PHILADELPHIA NATIONAL BANK
Broad & Chestnut Sts. 19101
215/629-3701 Tr$2.6 Bil
Hd: Paul G. Finegan, SrVP
PersTr: Charles B. Humpton, Jr., VP
CorpTr: David Montgomery, VP
InvMgtDiv: Mark E. Stalnecker, SrVP
EmplBen: Corliss Boggs, VP
TrOpers: Frank A. Barone, VP
PersNb: Chas. Ingersoll, SrTO
EBTNb: Donald F. Carey, Jr., VP

PROVIDENT NATIONAL BANK
P.O. Box 7648 19101
215/585-5990 Tr$17.4 Bil
Hd: J. Richard Boylan, VChm
Frederic E. Mygatt, III, SrVP
PersTr: John M. Karnick, GpVP
CorpTr,TrOpers: John W. McLaughlin, SrVP
InvRsch: Thomas S. Stewart, GpVP
EmplBen: W. Anthony Hitschler, VP
Nb: Ludlow Miller, VP
InvAdvis: William G. McKenna, GpVP
InstlInvSvcs: Charles B. Landreth, VP
TrMktg: Nan M. Lansinger, VP

Philipsburg

MIDSTATE BANK
17 N. Front St.
P.O. Box 211 16866
814/342-0300
(Branch of Altoona)
Hd: Martha Anne Kolosky, AsstVP,TO&AsstSec

TOTAL RETIREMENT LIVING

- 1 & 2 bedroom apartments
- 80 bed skilled nursing facility
- indoor heated swimming pool
- physical therapy facility
- 3 meals daily
- on 45 acres in Historic Bucks County, Pa.

Write For Complete Brochure:

Twining Village

280 Middle Holland Road
Holland, Pa. 18966

(215) 322-6100 Ext. 42

A non-sectarian life care community offering gracious, independent living.

TE

Pittsburgh

EQUIBANK
Two Oliver Plaza, 9th Fl. 15222
412/288-5670 Tr$175 Mil
Howard M. Weiss, VP
CorpTr: Robert C. Atwell, VP
EstAdmin: Chuck Dombrowski, TO
ExecBenDiv: Robert B. Jones, AsstVP
CorpBenDiv: David R. Sawtelle, AsstVP
PersFinPlng: J. Scott Hamilton, TO
PersTr: Marie A. Shepos, AsstVP
TrInv: Kathryn Jombock, AsstVP
TrOpers: James E. Yost, AsstVP

FIRST SENECA BANK AND TRUST
801 Penn Ave. 15222
412/456-2437
(Branch of Oil City)
Adm: Richard J. Gmitter, TO

MELLON BANK,NatAssn
Mellon Square 15230
412/234-4100
(Branch in Boca Raton, FL)
Don G. Powell, ExecVP
TrInv: Charles M. Kelso, Jr., SrVP
PersTr: Henry M. Gridley, SrVP
CorpTr: Norman R. Smith, SrVP
BusDev: Thomas H. Kalen, VP
EmplBen: J. C. McGough, VP

PITTSBURGH NATIONAL BANK
5th Ave. & Wood St. 15265
412/355-3000 Tr$3.2 Bil
Hd: Asa W. Smith, SrVP
AsstDivHd: James M. Patton, VP
PersTr: R. Steven Bonnett, VP
CorpTr: Fred J. Deramo, VP
EmplBen: Nicholas Nilsen, VP
TrOpers: Allyn J. Plambeck, VP
TrInvRsch: Laurence Major, VP
Nb: Frank Knisley, VP

THE UNION NATIONAL BANK OF PITTSBURGH
4th Ave. & Wood St. 15230
412/644-8361 Tr/o$1.8 Bil
(Branch in Butler)
Hd,EmplBen: Donald R. Vance, SrVP
PersTr: Frank M. Lyle, VP
CorpTr: Gerald H. Kelly, VP
TrInv: Robert H. Montgomery, VP
ComTrF: Donald L. Dawson, VP
TrOpers: Anthony J. Molinero, VP
Nb: Eugene S. Bender, VP

Pittston

FIRST BANK OF GREATER PITTSTON
P.O. Box 560 18640
717/654-4688 Tr$5 Mil
Hd: Earl J. Campbell, VP&TO

MINERS SAVINGS BANK
P.O. Box 710 18640
717/654-6701 Tr$2.5 Mil
Hd: C. E. Sharkey, TO
E. P. Yencha, AsstTO

Port Allegany

CITIZENS TRUST COMPANY
100 Maple St. 16743
814/642-2571
(Branch of Coudersport)
Hd: Thomas Maynard, TO
Thomas C. Lyman, AsstTO

FIRST NATIONAL BANK
P.O. Box 97 16743
814/642-2351 Tr$1 Mil
Hd: Lloyd Eastman, TO

Pottstown

CONTINENTAL BANK
205 High St. 19464
215/278-4069
(Branch of Norristown)
Hd: Walter W. Henkel, VP

Pottsville

AMERICAN BANK & TRUST CO. OF PA.
101 N. Centre St. 17901
717/622-8870
(Branch of Reading)
Hd: Raydelle H. Berger, VP

MINERS NATIONAL BANK
120 S. Centre St. 17901
717/622-2320 Tr$30 Mil
Hd: Guy H. Boyer, CPA, VP&TO
Anne B. Reed, AsstTO
James T. O'Brien, AsstTO
James E. Marconis, AsstVP&TO

PENNSYLVANIA NATIONAL BANK & TRUST CO.
1 S. Centre St. 17901
717/622-4200 Tr$136 Mil
(Branch in Harrisburg)
Hd: John E. Tinder, SrVP&TO
PersTr: Edward Honicker, AsstVP&TO
TrInv: Dwight H. B. Rieman, SrVP&IO
ComTrF: Frederick S. Seewald, VP&TO
Nb: Joseph L. Paese, TrRep
EmplBen: Joseph R. Popson, TO

UNION BANK & TRUST CO.
P.O. Box 119 17901
717/622-3011 Tr/u$1 Mil
Hd: Eleanor M. Schaeffer, TO

Punxsutawney

THE SAVINGS AND TRUST CO. OF PENNSYLVANIA
P.O. Box 435 15767
814/938-4350
(Branch of Brookville)
John N. Kelly, AsstVP&AsstTO

Reading

AMERICAN BANK & TRUST CO. OF PA.
P.O. Box 1102 19603
215/320-3100 Tr$747 Mil
(Branches in Kennett Square, Lancaster, Myerstown, Norristown, Palmyra & Pottsville)
Hd: Robert C. Williams, ExecVP
PersTr: James V. Elliot, VP
CorpTr: Paul H. Light, VP
TrInv: Alfred Weitkunat, SrVP
EmplBen: Donald E. Clark, VP
TrOpers: Patricia A. Crispin, AsstVP
TrMktg: David P. Andrews, VP

Subscribers to TRUSTS & ESTATES include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

BANK OF PENNSYLVANIA
50 N. Fifth St. 19601
215/378-3652 Tr$160 Mil
(Branch in Honey Brook)
Hd: David W. Poch, SrVP
PersTr: Robert S. Knoll, VP
CorpTr,ComTrF,TrOpers: Rodney A. Kline, SrTO
TrInv: Bart B. Hannahoe, VP
EmplBen: Wendell Hatch, EBO
Nb: Carl K. Wiest, Jr., VP

HAMILTON BANK
515 Penn St. 19603
215/374-2121
(Branch of Lancaster)
Hd: David Logan Steele, VP&SrTO
Walter Paul, TO
Donald G. Showalter, TO
Nb: Robert Katella, FinPlngO

Reedsville

RUSSELL NATIONAL BANK
17084
(Branch of Lewistown)

Rosemont

FIDELITY BANK
1200 Lancaster Ave. 19010
215/985-7999 Tr$3.4 Bil
Hd: John B. Bartlett, ExecVP
PersTr: Robert P. Leiby, SrVP
CorpTr: Joseph F. McDonald, VP
TrInv: John M. Convery, SrVP
EmplBen: Frederick W. Schmidt, Jr., VP
TrOpers: John G. McMurrough, VP
Nb: Martin Offenberg, VP
InstitAdm: Edith A. Reinhardt, SrVP

St. Marys

DEPOSIT BANK
101 St. Marys St. 15857
814/781-1550
(Branch of Du Bois)
Hd: William J. Smith, Mgr

PENNBANK
10 North Michael St. 15857
814/781-7111
(Division of Titusville)
Hd: Edward H. Kuntz, VP

Schuylkill

THE SCHUYLKILL HAVEN TRUST CO.
24-28 East Main St. 17972
717/385-0563 Tr/o$5 Mil
Hd: Catherine M. Krause, TO

Scottdale

THE SCOTTDALE BANK & TRUST CO.
P.O. Box 80 15683
412/887-8330 Tr$3 Mil
Hd: Ray Kiefer, Pres

Scranton

FIRST EASTERN BANK,N.A.
North Main St. 18612
717/826-2003
(Branch of Wilkes-Barre)
Sally O'Brien, AsstSec&AsstTO

FIRST STATE BANK
101-103 North Main Ave. 18504
717/961-7939 Tr$10 Mil
Hd: Paul H. Price
Joan Cassibaum, TO
TDP: David Evans

NORTH SCRANTON BANK & TRUST CO.
1902 N. Main St. 18508
717/342-7853 Tr/u$1 Mil
Hd: E. J. Miller, Pres&TO

NORTHEASTERN BANK OF PENNSYLVANIA
201 Penn Ave. 18503
717/961-7222 Tr/o$731 Mil
Hd: Larry D. Stetler, Pres

PENN SECURITY BANK & TRUST CO.
Spruce St. & N. Washington Ave. 18503
717/346-7741 Tr$49 Mil
Hd: Robert F. Duguay, VP
Joseph L. Laster, VP&TrCoun
PersTr: Thomas E. Clewell, AsstVP&AsstTO
TrInv: Earl W. Phillips, TO
TrOpers: Joan Hunt Lynn

THIRD NATIONAL BANK & TRUST CO.
130 Wyoming Ave. 18501
717/348-8251 Tr$96 Mil
Hd: Robert C. Hendricks, SrVP&TO
PersTr,Prob: Ronald E. Schield, TO
Marcia B. Williams, TO
EmplBen: Edward J. Gilmartin, TO
CorpTr: R. C. Hendricks
TrOpers,Software Sales: David Battaglia, TOpO
TrInv: Richard Masucci, TrInvO
Nb: John W. Furniss, TO
EDP: Patricia A. Ritzi, AsstTOpO

UNITED PENN BANK
18501
717/344-7133
(Branch of Wilkes-Barre)
Hd: John H. Gallo, Jr., VP
Kimberly A. Barrows, AsstVP

Selinsgrove

SNYDER COUNTY TRUST CO.
17870
717/374-1131 Tr$9 Mil
Hd: Stanley B. Williams, SrTO
Mary Jane Mitterling, TO

Sharon

FIRST NATIONAL BANK OF MERCER COUNTY
Hermitage Square 16148
412/981-6000
Hd: Colin C. Appleton, VP&TO

FIRST SENECA BANK & TRUST CO.
7 W. State St. 16146
412/981-5300
(Branch of Oil City)
Adm: Thomas G. Lamoree, II, SrRegTO

McDOWELL NATIONAL BANK
E. State & Chestnut Sts. 16146
412/981-1411 Tr$100 Mil
Hd: Harry Weightman, Jr., SrVP&TO
CorpTr,ComTrF,TrOpers: Robert L. Douglas, AsstVP&TO
TrInv: Michael B. Hephner, VP-TrInv
EmplBen: William J. Bishop, TO
Nb: George W. Ketler, TO

NORTHWEST BANK
Pitt & Shenandoah Sts., P.O. Box 452 16146
412/981-8400
(Branch of Oil City)
Hd: D. J. Cole, VP&TO

Shenandoah

MINERS NATIONAL BANK
2 N. Main St. 17976
717/462-2742 Tr$2 Mil
Hd,TrInv,Nb: John J. Yanal, TO
PersTr,TrOpers: Geraldine Seroka, AsstTO
CorpTr,EmplBen: Charles E. Weller, AsstTO

Shippensburg

COMMONWEALTH NATIONAL BANK
P.O. Box 40 17257
717/532-2151
(Branch of Harrisburg)
Hd: Leslie W. Brant, VP&TrMgr

DAUPHIN DEPOSIT BANK AND TRUST CO.
P.O. Box 9 17257
717/532-4131
(Branch of Harrisburg)
Hd: Alan B. Rhinehart, AsstTO

Smethport

HAMLIN BANK & TRUST CO.
333 W. Main St. 16749
814/887-5555 Tr$5 Mil
Hd: Charles A. Crockett, VP&TO

Somerset

PEOPLES BANK & TRUST CO.
15501
(Branch of Jennerstown)
David A. Finui, VP&TO

SOMERSET TRUST COMPANY
P.O. Box 777 15502
814/443-3661 Tr$43 Mil
Hd,PersTr,TrInv,EmplBen,Nb: Donald E. Meese, VP&TO
CorpTr,ComTrF,TrOpers,TDP: Ann E, Brubaker, TO

66.7% of the subscribers of
TRUSTS & ESTATES
handle charitable requests.

WHEN BANKS NEED BANKERS
Put **The Banking Professionals** to work for you. We place years of banking management experience at your disposal, and we operate **exclusively** for banks and bankers. Next time you need a qualified banker, call one — Willard C. Calkins, Jr. 215/735-8357

DEAKYNE ASSOCIATES the banking professionals
1700 Walnut Street Philadelphia, Pa. 19103

PENNSYLVANIA (Cont'd)

Souderton

UNION NATIONAL BANK & TRUST CO.
14 Main St. 18964
215/721-2400 Tr$82 Mil
(Branch in Boca Raton, FL)
Hd,EmplBen: Marvin A. Anders, SrVP
PersTr: Timothy E. Mininger
Fern M. Zepp, AsstTO
CorpTr: Ellena Zienkiewicz, AsstTO
TrInv,ComTrF: D. Stuart MacAusland, AsstTO
TrOpers,TDP: Vernon L. Clemmer, AsstTO
Nb: Murray Y. Alderfer, VP&TO
Russell M. Moyer, ChmTrÇom

State College

CENTRAL COUNTIES BANK
P.O. Box 19 16801
814/234-6347 Tr$192 Mil
(Branches in Altoona, Lewisburg, Lewistown & Lock Haven)
Hd: Raymond C. Hess, SrVP&SrTO
TrInv,ComTrF: Jack Yates, III, SrTrInvO
EmplBen: Edward Matoszivk, VP&SrPenO
TrOpers: Donald W. Bilger, TOpO
Nb: C. E. Sprankle, VP&TrDevO
State College Branch
122 College Ave. 16801
814/237-1152
Hd: Mary Monaghan, AsstVP&TrAdmO

FARMERS COMMUNITY BANK
1480 E. College Ave. 16801
814/234-2720 Tr$2.8 Mil
(Branch in Millheim)
State College Branch
135 S. Pugh St. 16801
814/237-7806

MIDSTATE BANK & TRUST CO.
234 E. College Ave. 16801
814/234-5166
(Branch of Altoona)
Nb: Roger D. Coplan, VP

PEOPLES NATIONAL BANK OF CENTRAL PENNSYLVANIA
P.O. Box 298 16801
814/237-7641 Tr$36.9 Mil
Hd: Jesse Weaver, SrVP&TO
Dennis E. Hampton, TO

Stroudsburg

FIRST EASTERN BANK,NatAssn
P.O. Box 471 18360
717/421-5390
(Branch of Wilkes-Barre)
Hd: Miss Virginia H. Masters, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
P.O. Box 469 18360
717/421-1616
(Branch of Scranton)
Hd: Donald F. Page, VP

SECURITY BANK & TRUST CO.
P.O. Box 591 18360
717/421-4224 Tr$38 Mil
Hd,Nb: Jeffrey L. Wright, VP&TO
PersTr,CorpTr: Mary M. Meissner, TrAdm
TrInv,ComTrF: Jeffery R. Tanczos
EmplBen: Stephen P. Carey, AsstTO
TrOpers: Lois M. Moore
Nb: David A. Malone

Summit Hill

SUMMIT HILL TRUST CO.
18250
717/645-5410 Tr/u$1 Mil

Sunbury

FIRST NATIONAL TRUST BANK
400 Market St., P.O. Box 248 17801
717/286-6781 Tr/o$59.8 Mil

NORTHERN CENTRAL BANK
440 Market St. 17801
717/286-5454
Robert V. Haas, TO

Thompsontown

RUSSELL NATIONAL BANK
On The Square 17094
(Branch of Lewistown)

Titusville

PENNBANK
Corporate Office
Pennbank Center 16354
814/827-2751 Tr$365 Mil
(Divisions in Bradford, Franklin, Meadville, St. Marys & Warren)
Corporate Officers:
Hd: George T. Forssell, Jr., ExecVP
Nb&Admin: John S. Culbertson, SrVP
TrInv,SupportSvcs: Phillip D. Martin, VP
TrOpers: Charlene P. Hennessy, TOpO
TrTax: Clayton E. Emick, Jr., TrTaxO
Titusville Division:
127 West Spring Rd. 16354
814/827-2751
Hd: M. Benton Mitcham, VP

Towanda

CITIZENS & NORTHERN BANK
428 Main St. 18848
717/265-6171
(Branch of Wellsboro)
Admin,CorpTr: Rachel Durand

FIRST NATIONAL BANK OF BRADFORD COUNTY
312 Main St. 18848
717/265-6191 Tr$6 Mil
Hd: David S. Packard, Pres&TO
F. Richard Coolbaugh, TO

Troy

FIRST BANK OF TROY
P.O. Box 96 16947
717/297-2131 Tr$4 Mil
Hd: Robert R. Vineski, SrTO
G. Richard Morris, TO

Uniontown

FAYETTE BANK & TRUST CO.
50 W. Main St. 15401
412/438-4531 Tr$20 Mil
Hd: Linda M. Rand, AdmTO&MgrTOp
Ernest R. Hromada, Jr., IO&AsstTO
Christine L. Mullen, AsstTO

GALLATIN NATIONAL BANK
P.O. Box 759 15401
412/439-6700 Tr$80 Mil
Hd: Franklin K. Smith, VP&TO
PersTr: John R. Hoye, Jr., TO
PersTr: Sharon Waltz, TrAdm
CorpTr: Ben H. Shipe, TO
ComTrF: Richard E. Gmitter, TrAdm
EmplBen: George Briercheck, TrAdm
TrOpers: Louis Del Verme, TOpO
Nb: Mark Wenick

Warren

PENNBANK
315 Second Ave. 16365
814/723-5300
(Division of Titusville)
Hd: Edgar E. Robertson, VP

Washington

FIRST NATIONAL BANK & TRUST CO.
Trust Division
55 S. Main St. 15301
412/228-0200
Hd: Malcolm W. McCarrell, VP&TO
TrAdmin: D. E. Porter, TO
TrOpers: C. L. Haddad, TOpO

Wayne

THE FIDELITY BANK
301 W. Lancaster Ave. 19087
215/687-9448
Hd: John Todd Stewart, VP&TO

Waynesboro

CITIZENS NATIONAL BANK & TRUST CO.
10-12 W. Main St. 17268
717/762-3121 Tr$16.1 Mil
Hd: Donald L. Walters, TO
H. Richard Null, AsstTO
R. B. Martin, AsstTO

FIRST NATIONAL BANK AND TRUST CO.
P.O. Drawer 391 17268
717/762-8161 Tr$65 Mil
Hd: Anson B. Good, Pres&TO
Gary D. Kinley, AsstVP&TO

Wellsboro

CITIZENS & NORTHERN BANK
P.O. Box 58 16901
717/724-3411 Tr$34 Mil
(Branch of Towanda)
Hd: Paul M. Ritter, VP&TO
PersTr: Arlene Wetherbee
CorpTr: Rachel Durand
EmplBen,ComTrF: Thomas L. Briggs

West Chester

FIRST NATIONAL BANK
9 N. High St. 19380
215/692-3000 Tr$54 Mil
Hd: Charles E. Swope, Pres
Richard E. Warren, Jr., ExecVP&TO
Nb: Melvin K. Keim, TO
Robert Taub, TrInvO
Thomas P. Peterson, VP&TO
Robert W. Thomas, TO
Judith Harris, AsstTO
Raymond Wheeler, AsstTO

HAMILTON BANK
Church & Market Sts. 19380
215/692-1511
(Branch of Lancaster)
Hd: Ronald A. Brown, VP&SrTO

SOUTHEAST NATIONAL BANK OF PA.
Trust Division
13 North High St. 19380
215/436-7774 Tr$350 Mil
(Branch in Media)
Hd: Norman M. Hume, SrVP
CorpTr,TrOpers: Ronald W. Borders, VP
TrInv: David G. Dorsett, VP
ComTrF: Walter M. Jeffords, III, SrIO
EmplBen: Frank L. Casey, TO
Nb: Sheldon F. Wedemeyer Jr., VP

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

Wilkes-Barre

FIRST EASTERN BANK,NatAssn
11 W. Market St. 18768
717/826-4636 Tr$230 Mil
(Branches in Scranton & Stroudsburg)
Hd: John T. Lyons, SrVP&TO
Est: Kenneth L. Malkemes, VP&TO
Mary E. Walsh, AsstVP&TO
PersTr: James E. Gallagher, VP&TO
Norman H. Tomchak, AsstVP&TO
Kathleen G. Williams, AsstVP&TO
CorpTr: Joseph Paddock, AsstVP&TO
TrInv: Joseph J. Dougherty, VP
Kenneth J. Krogulski, AsstVP
Roseann M. Naples, AsstCsh
EmplBen: Neil M. Seidel, VP&TO
Lawrence P. Hamilton, AsstVP&TO
Mark W. Chamberlain, AsstSec&AsstTO
Diane L. Domzalski, AsstSec&AsstTO
Tax: John Kuligowski, AsstSec&AsstTO
ComTrF,TrOpers: Robert C. Rothlisberger, VP&TO
Nb: James Huber, VP&TO

NORTHEASTERN BANK OF PENNSYLVANIA
67 Public Square 18711
717/822-2151
(Branch of Scranton)
Hd: Bruce E. Gover, VP&AsstSec

UNITED PENN BANK
8-18 W. Market St. 18711
717/826-2852
(Branch in Scranton)
MoneyMgmtDivHd: Michael W. Duricko, VP
Hd: John J. Gallo, Jr., VP
EstAdmin: Thomas E. Brislin, VP
Keith Moules, AsstVP
PersTr: Harold R. Maye, VP
Effie B. Marshall, VP
Ronald A. Honeywell, TO
Barbara J. Gianuzzi, TrAdm
Elinor Baclosky, TrAdm
EmplBen: James F. Galligan, III, AsstVP
TrOpers: Patricia G. Hood, TO
Tx: Jean M. Michaels, TrAdm
Nb: Robert C. Lawrence, VP
TrInvHd: Edward J. Connors, VP
John J. Reno, VP
John M. Helinski, IO

WYOMING NATIONAL BANK
24 W. Market St. 18711
717/826-9680 Tr$70 Mil
Hd,TrInv: Joseph L. Petz, SrVP&TO
PersTr: Emil J. Warren, AsstVP&TO
ComTrF: Jack Koons, TO
Nb: Peter J. Riley, TO
TrOpers: Kenneth J. Brezney, AsstTO

Williamsport

COMMONWEALTH BANK & TRUST COMPANY,NatAssn
P.O. Box 308 17701
717/326-3331 Tr$125 Mil
Hd: George D. Golden, SrVP&SrTO
AsstDivHd,TrInv&Nb: Barry D. Charles, VP&SrTO
PersTr: Jack L. Kurtz, AsstVP&SrTO
Carson R. Price, TO
Barbara A. Switzer, AsstTO
EmplBen: James P. Keift, TO
TrOpers: Linda L. Kennedy, TOpO
CorpTr,Tax: James R. Wehr

WILLIAMSPORT NATIONAL BANK
329 Pine St. 17701
717/326-2431 Tr$43 Mil
Hd: R. Lee Fenstamaker, ChmBd&SrTO
PersTr,Nb: Fred A. Foulkrod

Willow Grove

BANK & TRUST CO. OF OLD YORK ROAD
York & Easton Rds. 19090
215/659-3400
Hd: Gene J. Dailey, VP
Harry Hilger, Jr., VP
Kathryn J. Emtage, AsstTreas

York

THE COMMONWEALTH NATIONAL BANK
Continental Square 17405
717/848-1531
(Branch of Harrisburg)
Hd: Frank Sipe, VP&AdmMgr
Pam Cerasa, TO

DAUPHIN DEPOSIT BANK & TRUST CO.
2055 So. Queen St. 17403
717/843-0861
(Branch of Harrisburg)
Hd: Clyde C. Horner, VP&TO

DROVERS & MECHANICS BANK
30 S. George St. 17401
717/843-1586 Tr$40 Mil
Hd: Gary L. Landis, AsstVP&TO

HAMILTON BANK
12 E. Market St. 17401
717/843-1533
(Branch of Lancaster)
Hd: David H. Spangler, VP&SrTO
Harry L. Fees, VP&TO
Diane M. McClure, TrAdm

YORK BANK & TRUST CO.
21 E. Market St. 17405
717/843-8651 Tr$225 Mil
Hd: Richard H. Brown, ExecVP
PersTr: Donald M. Whistler, VP&SrTO
CorpTr: Phyllis Bechtel, TO
TrInv,Nb: Gary L. Johnson, VP&SrTrInvO
EmplBen: David C. Walters, VP&TO
TrOpers: Harry W. Dayhoff, AsstVP

PUERTO RICO

Ponce

BANCO DE PONCE
GPO Box 3108 00936
Hd: Armando Cosme Almeztica, SrVP&TO
Luis R. Cintron, VP

GIROD TRUST COMPANY
Alcazar Bldg. 00931
(Branch of San Juan)

San Juan

BANCO POPULAR DE PUERTO RICO
G.P.O. Box G2708 00936
809/765-9800 Tr$109 Mil
Hd,Nb: Lic. Eva Silen, SrVP,TO&Mgr
TrInv,PersTr,CorpTr: Norberto Rivas, VP&AsstMgr
TrOpers,EmplBen: Yolanda C. Jarquin, VP&AsstMgr

GIROD TRUST COMPANY
355 Tetuan Street 00902
809/721-8124 & 721-8180 Tr$15 Mil
(Branch in Ponce)
Hd: Rafael Rivera, ExecVP

RHODE ISLAND

Newport

FLEET NATIONAL BANK
181 Bellevue Ave. 02840
401/846-7400
(Branch of Providence)
Hd: Mary J. Warhurst
Rep: William A. Fielder, TO

THE OLD COLONY NEWPORT NATIONAL BANK
8 Washington Sq. 02840
401/847-4413

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
286 Thames St. 02840
401/847-2280
(Branch of Providence)
Hd: Edward J. deLuccia, SrTO

Pawtucket

PAWTUCKET TRUST CO.
286 Main St. 02860
401/724-5000 Tr$30 Mil
Hd,TrInv,Nb: Charles A. Calverley, Jr., VP&TO
TrAdmin,EstAdmin: Beverly H. Ramsden, TO
TrOpers: Barbara Goodman, AsstTO

★ Providence

CITIZENS TRUST CO.
870 Westminster St. 02902
401/456-7685 Tr$200 Mil
Hd,Nb: Bernard P. Campbell, SrVP
TrOpers,ComTrF: Mary G. Cournoyer, VP
PersTr: Stanley Weiss, TO
CorpTr: Kathleen C. Taddei, TO
EmplBen: Nikki M. Dziadosz, EBA
TrInv: William A. Traver, II, SrVP

COLUMBUS NATIONAL BANK OF RHODE ISLAND
One Turks Head Place 02903
401/751-9200
Hd: Patricia A. Travers, AsstCsh

FLEET NATIONAL BANK
100 Westminster St. 02903
401/278-6600 Tr/a$1.6 Mil
(Branch in Newport)
TRUST DIVISION
Hd: James M. Dillon, ExecVP
INVESTMENT GROUP
ChmInvPolicy: Harold A. Mackinney Jr., SrVP
InvRsch: John F. Loerke, VP
PERSONAL INVESTMENT SERVICES GROUP
Marie J. Langlois, SrVP
TAX FREE ACCOUNTS GROUP
EmplBen: Robert A. McIndoe, SrVP
James M. Kavney, AsstVP
CharAC: Gerald J. Fogarty, Jr., VP
PLANNING & MARKETING GROUP
Frederick H. Sandstrom, SrVP
EstStlmt: Terrence J. Breiding, VP
BusDev: F. Gregory Ahern, Mgr
TaxAdmn: Richard Masso, AsstVP
OPERATIONS GROUP
H. Robert Wagner, Jr., SrVP

NEW ENGLAND TRUST CO.
144 Westminster St. 02903
401/751-4600 Tr$200 Mil
Hd: Ernest R. Famiglietti, Jr., Pres
PersTr: Evandro Radoccia, VP
TrInv,Nb: Devon W. Deyhle, ExecVP
EmplBen,ComTrF,TrOpers: Ruth K. Mullen, SrTO
Ralph L. Fletcher, Jr., SrVP&Econ
TDP: Ruth K. Mullen, SrTO

OLD STONE BANK
180 S. Main St. 02903
401/278-2017 Tr$300 Mil
Hd: S. Lee Miller, VP&SrTO
PersTr,EmplBen: Nathanial W. Wetherbee, VP&TO
TrInv: Jeffrey E. Anthony, VP&TO
John G. O'Neill, VP&TO
Nb: Richard H. Brandon, VP&TO

PEOPLES BANK
145 Westminster St. 02903
401/456-5000

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
One Hospital Trust Plaza 02903
401/278-7701 Tr$2.34 Bil
(Branches in Newport, Westerly and Palm Beach, FL)
Hd: Alfred B. VanLiew, II, ExecVP
PersTr: Peter S. Voss, SrVP
TrInv: Gordon L. Parker, Jr., SrVP
EmplBen: Henry M. Greenleaf, SrVP
TrOpers: George R. Fiddes, SrVP
Nb: Kevin P. Stiles, VP

RHODE ISLAND (Cont'd)

Westerly

RHODE ISLAND HOSPITAL TRUST NATIONAL BANK
37 Main St. 02891
401/596-5127
Hd: Daniel L. Matson, AsstVP

THE WASHINGTON TRUST CO.
23 Broad St. 02891
401/596-0121 Tr$100 Mil
Hd: Peter W. Arnold, SrVP
PersTr: Harvey C. Perry, II, TO&Sec
TrInv,ComTrF: Stevan M. Geiger, VP&TrInvO
TrOpers: Gary W. Latz, TOpO
Tax: George L. O'Brien, FidTxO

SOUTH CAROLINA

Aiken

FARMERS & MERCHANTS BANK
167 Laurens St. 29801
803/648-0401 Tr$10 Mil
Hd: Alan J. George, AsstVP&TO
TrOpers: Brenda Martin
Admin: Mackey Scott, III, AsstTO

Anderson

FIRST NATIONAL BANK OF SOUTH CAROLINA
100 N. Murray Ave.
P.O. Box 1407 29622
803/654-2209
(Branch of Columbia)
Hd: William H. Moorhead, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1907 29621
803/226-1521
(Branch of Columbia)
Hd: Alex Mcpherson, VP&TO-City Exec

Beaufort

FIRST NATIONAL OF SOUTH CAROLINA
1011 Bay St.
P.O. Box 1047 29902
(Branch of Columbia)
Hd: Robert B. Hole, VP&SrTO

Belton

CAPITAL BANK & TRUST
123 O'Neal St. 29627
803/338-6161 Tr$1.5 Mil
Hd: James R. Fowler, Pres&TO

Charleston

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 10608 29411
803/554-0860
(Branch of Columbia)
Hd: Stephen D. Bowen, III, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
18 Broad St.
P.O. Box 959 29402
803/577-4400
(Branch of Columbia)
Hd: W. Thomas Rutledge, Jr., SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 700 29402
803/723-8311
(Branch of Columbia)
Hd: J. Heyward Harvey, VP,TO&TrRegExec

Clemson

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1407 29622
803/654-2209
(Branch of Columbia)
Hd: William H. Moorhead, SrVP-Tr

Clinton

M. S. BAILEY & SON BANKERS
29325
803/833-1910 Tr$70 Mil
Hd: Charles F. Waldron, VP&TO
TrInv: W. Glenn Keadle, AsstVP&TO
TrAdm: Ruth F. Nelson, TO
TrOpers: Cheryl H. Allen, AsstTO

★Columbia

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 2307 29202
803/771-2315 Tr$300 Mil
(Branches in Greenville, Greenwood & Hilton Head)
ExecHd: Virgil W. Duffie, Jr., ExecVP&GpTO
Hd: Merwin L. Rogers, SrVP&TO
TrCont: Joseph G. Manning, SrVP&FSD
PersTr: C. Gerald Lane, Jr., VP&SrTO
CorpTr: Larrk Kinard, VP&TO
EmplBen: Steven Poole, VP&TO
TrInv: C. Edward Sloan, Jr., SrVP&TO
ComTrF,FinSvcsOpers: Frank J. Frazzitta, VP&SrTO
RE: L. Cameron Howell, III, VP&TO
Tax: John O. Allen, Jr., VP&SrTO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
Main & Laurel Sts. 29202
803/765-8244 Tr/o$400 Mil
(Branches in Charleston, Florence, Greenville, Hilton Head, Myrtle Beach, Rock Hill & Spartanburg)
Hd: M. Bradley Wilson, II, ExecVP
PersTr: Thomas W. Murray, VP&SrTO
CorpTr,EmplBen: William E. Barrett, VP
TrInv,ComTrF: William D. Verner, VP&SrTrInvO
TrOpers: Nancy C. Johnson, VP
Nb: Harry T. Waikart, VP

FIRST CITIZENS BANK & TRUST CO. OF SOUTH CAROLINA
P.O. Box 29 29202
803/799-9657
Hd,Nb: William K. Brumbach, Jr., SrVP&SrTO
TrInv: E. Hite Miller, VP&TO
CorpTr,EmplBen,Pens,PrftShrng: Yvonne Kepler, VP&TO
TrOpers: Laura K. Wallace, VP&TOpO
PersTr: H. William Carter, VP&TO

FIRST NATIONAL BANK OF SOUTH CAROLINA
1401 Main St., P.O. Box 111 29202
803/771-3766 Tr$480 Mil
(Branches in Anderson, Beaufort, Charleston, Clemson, Florence, Greenville, Hilton Head & Spartanburg)
Hd: Julian W. Walker, Jr., SrVP&GTO
PersTr: W. Patrick Dorn, Jr., SrVP-Tr
EmplBen: L. M. Gantt, SrVP-PenTr
TrInv,ComTrF: Henry M. Farrell, SrVP-TrInv
TrOpers: F. W. Coggins, Jr., SrVP-TOp
Nb: Jon E. Anderson, SrVP-TrPlng

SOUTH CAROLINA NATIONAL BANK
1241 Main Street 29226
803/765-3000 Tr$760 Mil
(Branches in Anderson, Charleston, Florence, Greenville, Myrtle Beach, Spartanburg & Sumter)
Hd: Hugh Z. Graham, SrVP&TrDir
B. J. Moser, VP&Comp
James W. Waddill, VP&RegExec
TrOpers: Richard L. Cain, Jr., VP
TrInv: David S. Hutchison, Pres,SCNCAdvCorp
Nb,Plng: Charles J. Miller, VP
ComTrF: Sandra Thrasher, AsstVP&TO
EmplBenAdmin: Doris Holliday, VP

SOUTHERN BANK & TRUST COMPANY
P.O. Box 728 29202
803/799-3450
(Branch of Greenville)
Hd: John E. Northcutt, VP&RegTO
Nb: R. Suzanne Strange, TO

Florence

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box F-3
218 W. Evans St. 29502
803/662-8761
(Branch of Columbia)
Hd: Ruth Sarvis, TO

FIRST NATIONAL BANK OF SOUTH CAROLINA
605 S. Irby St.
P.O. Box 4107 29501
803/665-8424
Branch of Columbia)
Hd: Thomas P. Cothran, TrPlngO

SOUTH CAROLINA NATIONAL BANK
P.O. Drawer F-16 29501
803/662-0391
(Branch of Columbia)
Hd: Robert G. Davidson, VP&TO-CityExec

SOUTHERN BANK & TRUST CO.
291 W. Cheves St., P.O. Box F-12 29501
803/662-0474
(Branch of Greenville)
Hd: Peter A. Curcio, VP&RegTO
W. T. Goldfinch, VP&TO
Dorothy A. King, AsstVP&TO

Fountain Inn

THE PALMETTO BANK
P.O. Box 128 29644
803/862-4411
(Branch of Laurens)

Greenville

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 608 29602
803/271-5932
(Branch of Columbia)
Hd: Marion W. Beacham, Jr., VP&SrTO
PersTr: Helen J. Cashion, VP&TO
Mary W. Green, VP&TO
Patricia A. Pridmore, VP&TO
Wilbur Y. Bridgers, SrVP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1449 29602
803/271-4510
(Branch of Columbia)
Hd: Wade H. Bryant, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
102 S. Main St.
P.O. Box 2568 29602
803/242-0810
(Branch of Columbia)
Hd: Jerry N. Hemphill, SrVP-Tr

THE PALMETTO BANK
P.O. Box 5473 29606
803/297-4325
(Branch of Laurens)

SOUTH CAROLINA NATIONAL BANK
P.O. Box 969 29602
803/242-6810
(Branch of Columbia)
Hd: David C. Humphreys, Jr., VP,TO&TrRegExec
M. M. Medlin, VP&TO-CityExec

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

SOUTHERN BANK & TRUST CO.
P.O. Box 1329 29602
803/298-0444 Tr$200 Mil
(Branches in Columbia, Florence, Hilton Head Island & Orangeburg)
Hd: Charles P. Wrenn, SrVP&GTO
PersTr: Thomas L. Lewis, SrVP&TO
ComTrF: William J. Welborn, Jr., VP&TO
TrInv: F. Eugene Falls, VP&TO
CorpTr,EmplBen: Charles D. Morris, VP&TO
TrOpers: Clifton P. Williams, TO
Nb: Thomas R. Jones, Jr., VP&TO
Tax: Peter Curcio, VP&TO

Greenwood

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 1058 29646
803/229-5511
Hd: John G. Roark, VP&TO

THE COUNTY BANK
P.O. Drawer 3129 29648
803/229-2551 Tr$6.5 Mil
Hd: R. T. Dunlap, Jr., Pres

Greer

BANK OF GREER
P.O. Box 708 29651
803/877-9651
Hd: Marvin C. Dacus, SrVP&TO
PersTr,Nb: Donald E. Rizer, AsstTO
TrInv,TDP: Woody Forrest, TrAdmAsst

Hilton Head Island

BANKERS TRUST OF SOUTH CAROLINA
P.O. Box 5040 29928
803/785-4343
(Branch of Columbia)
PersTr: Mary Ann Nickels, AsstVP&TO
Nb: Marshall Figgatt, VP&TO

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 5688 29928
803/785-6111
(Branch of Columbia)
Hd: Harrell M. Graham, VP

FIRST NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 5069 29938
803/785-3368
(Branch of Columbia)
Hd: Robert B. Hole, VP&SrTO

OLD COLONY TRUST COMPANY OF SOUTH CAROLINA, N.A.
Ste. 120, Sapelo Bldg., Island Office Park
P.O. Box 5903 29938
803/842-3030
(Affiliate of The First National Bank of Boston)
Hd: W. Bruce Fairchild, Pres
PersTr: S. Brooke Cheston, TO
Nb: R. Bates Feuell, VP

SOUTHERN BANK & TRUST CO.
P.O. Drawer 17 29928
803/842-4200
(Branch of Greenville)
James D. White, SrVP&TO

Holly Hill

FIRST NATIONAL BANK
P.O. Box 38 29059
803/496-5011 Tr/u$1 Mil
Hd: J. L. Wiggins, Pres&TO

Laurens

THE PALMETTO BANK
P.O. Box 49 29360
803/984-4551 Tr$24 Mil
(Branches in Fountain Inn, Greenville & Simpsonville)
Hd: Philip A. Betette, VP-Inv
PersTr: Edith S. Brown, AsstAdmTO

Lexington

THE LEXINGTON STATE BANK
P.O. Box 8 29072
803/359-5111 Tr$2 Mil
Hd: R. N. Hubbs, VP
David Hipp, TO

Myrtle Beach

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 807 29577
803/448-4381
(Branch of Columbia)
Hd: David E. Bergren, III, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 897 29577
803/448-4411
(Branch of Columbia)
Hd: Harold B. Burkart, VP&TO-CityExec

Orangeburg

SOUTHERN BANK & TRUST COMPANY
P.O. Box 1127 29115
803/534-6460
(Branch of Greenville)
Hd: John E. Northcutt, VP&RegTO
Pearle M. Pearson, TO

Rock Hill

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 312 29730
803/328-2431
(Branch of Columbia)
Hd: Donald J. Howard, TO

Simpsonville

THE PALMETTO BANK
P.O. Box 728 29681
803/963-3671
(Branch of Laurens)

Spartanburg

CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA
290 E. Main St.
P.O. Box 1052 29304
803/582-7511
(Branch of Columbia)
Hd: Samuel M. Collins, VP&SrTO

FIRST NATIONAL BANK OF SOUTH CAROLINA
430 E. Main St.
P.O. Box 5707 29304
803/573-9411
(Branch of Columbia)
Hd: Robert G. Rowell, SrVP-Tr

SOUTH CAROLINA NATIONAL BANK
P.O. Box 3128 29304
803/595-9241
(Branch of Columbia)
Hd: Jon L. Zoole, VP&TO-City Exec

Sumter

NATIONAL BANK OF SOUTH CAROLINA
P.O. Box 1798 29150
803/775-1211 Tr/o$30 Mil
Hd: C. D. Lipscombe, Jr., SrVP&GTO
TrOpers: P. M. Gwinn, AsstTO
PersTr: T. R. Good, VP&TO

SOUTH CAROLINA NATIONAL BANK
P.O. Box 1678 29150
803/775-1181
(Branch of Columbia)
Hd: D[illegible] E. Ells, VP&TO-CityExec

SOUTH DAKOTA

Aberdeen

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Northern Division
P.O. Box 1000 57401
605/225-9400
Kenneth P. Johnson, VP&TO
Elaine Kennedy, TrAdm

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
204 S. First St.
P.O. Box 849 57401
605/226-1116
(Branch of Sioux Falls)
Hd: D. Tonsager, VP
Julie Lovrien, TO

Belle Fourche

BANK OF BELLE FOURCHE
P.O. Box 729 57717
605/892-2536
Hd: S. M. Clarkson, ExecVP
PersTr: Jim Benson, VP&TO
Jackie Zell, AsstTO

Brookings

FIRST NATIONAL BANK
P.O. Box 57 57006
605/692-6294 Tr$14 Mil
Hd: Robert A. Roe, TO
TrOpers: William G. Hurd, AsstTO

Huron

FARMERS & MERCHANTS BANK
P.O. Box 848 57350
605/352-6444 Tr$16 Mil
Robert G. Olson, TO

Mitchell

COMMERCIAL TRUST & SAVINGS BANK
P.O. Box 907 57301
605/996-7755 Tr$33.2 Mil
Hd: James W. Stewart, ExecVP&TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
403 North Lawler Ave.
P.O. Box 987 57301
605/996-6611 Tr$5 Mil
(Branch of Sioux Falls)
Hd: Timothy R. Melin, TO&AsstVP

Rapid City

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
West Division
P.O. Box 90 57709
605/394-2080
Lewis W. Rohrer, VP&TO
PersTr: Cynthia Geiwitz, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
815-825 St. Joseph St.
P.O. Box 1040 57701-1040
605/348-7210
(Branch of Sioux Falls)
Hd: Jerald M. Geddes, SrVP
PersTr: Robert B. Frankenfeld, VP
Gary Gunderson, TO

The Directory of Trust Institutions is included in a T&E subscription!

SOUTH DAKOTA (Cont'd)

Sioux Falls

FIRST BANK OF SOUTH DAKOTA
(First Bank System)
Main Office
141 N. Main Ave., P.O. Box 1308 57117
605/339-8600 Tr$450 Mil
Hd: Robert E. Leech, SrVP&TO
PersTr: Thomas W. Shelby, VP&TO
TrInv: Dennis D. Holzwarth, AsstVP&TrInvO
ComTrF,TrOpers: Bette A. Theobald, AsstVP&TO
EmplBen: Stephanie Mundhenke, AsstVP
Nb: Dan Murphy, TrDevO

THE FIRST NATIONAL BANK
100 S. Phillips Ave. 57101
605/335-5180 Tr$100 Mil
Hd: Robert Weeks, VP&SrTO
PersTr: C. B. Hines, VP&TO
PersTr,Nb: Karen Crew, TO
TrInv,ComTrF: M. C. Peterson, VP&TO
TrOpers: H. Dean Noble, TO
CorpTr: Todd Bernhard, AsstVP&TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
101 North Philips Ave.
P.O. Box 1953 57117-1953
605/339-7400 Tr$298 Mil
(Branches in Aberdeen, Mitchell, Rapid City & Watertown)
Hd: Orley Rath, Pres
CorpTr,Nb: L. D. Andrews, VPofS.F.,DivMgr
TrInv,ComTrF: V. Nield, VP
EmplBen: Ross Fenn, VP
TrOpers,TDP: Alvin J. Meyer, AsstVP
Nb: Joe Gubbrud, TO&Sec
FM: Elton Budahl, AsstVP
Laurel Merrick, TO
Mary Jo Curtin, TrInvO

UNITED NATIONAL BANK
101 S. Phillips Ave.
P.O. Box 1348 57101
605/335-4000 Tr$32 Mil
Hd: David G. Hottmann, VP&TO
TrOpers: Linda Mickalowski, TO

VALLEY NATIONAL BANK OF SIOUX FALLS
1103 E. 8th St.
P.O. Box 789 57117-0789
605/336-3740 Tr$4 Mil
Hd: David F. Dexter, VP&SrTO
Steve Johnson, AsstTO

Vermillion

THE AMERICAN STATE BANK
57069
(Branch of Yankton)

Watertown

FARMERS & MERCHANTS BANK & TRUST OF WATERTOWN
P.O. Box 217 57201
605/886-8401 Tr$9 Mil
Hd: Robert Timm, TO

NORWEST CAPITAL MANAGEMENT & TRUST CO., SOUTH DAKOTA
20 N. Maple St., P.O. Box 787 57201-0787
605/886-8466 Tr$250 Mil
(Branch of Sioux Falls)
Hd: Dale Christensen, AsstVP

Webster

SECURITY BANK & TRUST CO.
P.O. Box [illegible]96 57274
605/345-3306 Tr$1.1 Mil
Hd: R. H. Garry, Pres&TO

Winner

FARMERS STATE BANK
P.O. Box 31 57580
605/842-1313 Tr$3 Mil
Hd: Allan Larson, Pres&TO
Richard Nelson, TO

Yankton

THE AMERICAN STATE BANK
P.O. Box 140 57078
605/665-9613 Tr$11.6 Mil
(Branch in Vermillion)
Hd: Steven M. Capitanio, VP&SrTO
TrOpers: Marsha J. Plihal, AsstCsh&AdmTO

FIRST DAKOTA NATIONAL BANK
201 W. 3rd St. 57078
605/665-7432 Tr$4 Mil
Hd: Denis L. Fokken, VP,Cont&TO
L. S. Somer, VP&Csh

TENNESSEE

Athens

THE CITIZENS NATIONAL BANK
#2 Park Ave. 37303
615/745-0261
Hd: Kate Swafford, TO
TrInv: Paul Willson, TrInvO

THE FIRST NATIONAL BANK & TRUST CO.
P.O. Box 100 37303
615/745-2452 Tr$28.8 Mil
Hd,PersTr,CorpTr,TrInv,Nb: Michael L. Bevins, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Sheila Sterling, AsstTO

Blountville

TRI-CITY BANK & TRUST
P.O. Box 277 37617
615/323-3161 Tr/o$5 Mil
Hd: L. C. Nicely, 1stVP&TO
Terry L. Moretz, AsstTO
Jack C. Phelps, Jr., AsstTO

Bolivar

HARDEMAN COUNTY BANK
P.O. Box 309 38008
901/658-5219 Tr$1 Mil
Hd: Cathy Hornsby, TO

Bristol

FIRST AMERICAN NATIONAL BANK-EASTERN
Volunteer & State Sts.
P.O. Box 368 37620
615/968-4122
(Branch of Kingsport)
Hd,TrInv,ComTrF: Donald R. Rober, SrVP
PersTr,CorpTr,Nb: Carolyn Cooper, AsstTO
PersTr,Pen,P/S: Larry Campbell, VP
EmplBen: Iris Supcoe, Pen,P/SO
TrOpers: Carolyn Prewitt

FIRST TENNESSEE BANK
P.O. Box 438 37620
615/968-2691
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne Stamey, TO

TRI-CITY BANK & TRUST CO.
P.O. Box 429 37621
615/323-3161 Tr/o$5 Mil
Hd: L. C. Nicely, 1stVP&TO

Brownsville

BROWNSVILLE BANK
111 South Washington St. 38012
901/772-1201 Tr$2 Mil
Hd: Dewey Jones, SrVP

THE FIRST STATE BANK
P.O. Drawer 929 38012
901/772-1642
Hd: Dale Beaird, VP&TO

Chattanooga

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 1638 37401
615/757-3011 Tr$824 Mil
Hd: J. Ralston Wells, ExecVP-Tr
Est: Steven A. Mills, VP&TO
PersTr: W. Fred Speakman, Jr., SrVP&SrTO
CorpTr: Peter T. Cooper, VP&TO
TrInv: Andrew G. Cope, SrVP&SrTrInvO
ComTrF,TrOpers: Robert W. Freese, VP&SrTOpO
Nb: W. Tris Stevens, SrVP&SrTO
EmplBen: Vick Speed, Mgr
FinSvcsDiv: Al Duke, VP

COMMERCE UNION BANK
633 Chestnut St. 37450
615/756-6639 Tr$79.9 Mil
(Affiliate of Nashville)
Hd: Larry Putnam, SrVP&TO

FIRST TENNESSEE BANK,NatAssn,CHATTANOOGA
701 Market St. 37401
615/757-4361 Tr$214 Mil
Hd: Neil B. Cofer, SrVP&TO
PersTr: Joe F. Hildreth, VP&TO
CorpTr,EmplBen: James A. Woods, TO
TrInv,ComTrF: Robert Kemp, VP&IO
TrOpers: Donald R. Keith, TO
Prob: Joe F. Hildreth, VP&TO
Nb: Claude B. Bass

PIONEER BANK
801 Broad St. 37402
615/265-2551 Tr$75 Mil
Hd: Ralph M. West, SrVP&TO
PersTr: R. Larson Mick, TO
L. Thomas Sliger, TO

Clarksville

COMMERCE UNION BANK CLARKSVILLE
P.O. Box 567 37041-0567
615/552-1180 Tr$1.6 Mil
Hd: Robert R. Welch, Pres
PersTr: Fred O. Murphy, ExecVP
TrInv: Tim Kennedy, VP
TrOpers: Ben Kimbrough, Jr.
Nb: Bill Wyatt, VP

FIRST NATIONAL BANK
P.O. Box 607 37041-0607
615/552-5300 Tr$8 Mil
Hd: Jere McGuffee, SrVP&TO
Mrs. Helen Seay Rhoden, VP&TO

NORTHERN BANK OF TENNESSEE
128 N. Second St.
P.O. Box 508 37040
615/552-6444 Tr$12 Mil
Hd: Don C. Birdwell, AsstVP&TO

Cleveland

CLEVELAND BANK & TRUST CO.
P.O. Box 4170 37320-4170
615/472-3261 Tr$13.7 Mil
Donald P. Kyle, Jr., VP&TO

FIRST AMERICAN BANK OF CLEVELAND,NatAssn
P.O. Box 49 37311
615/472-2131
Hd: Howard Holdredge

MERCHANTS BANK
P.O. Box 1149 37311
615/479-4151 Tr$5 Mil
Hd: George R. Taylor, Chm&Pres
Phyllis Whitehead, SrVP&TO

Clinton

FIRST AMERICAN BANK
P.O. Box 370 37716
615/457-2424 Tr$4 Mil
Hd: Edwin Birdwell, Jr., Chm
PersTr,CorpTr,TrInv,TrOpers: Ruth Davis, TO
ComTrF,EmplBen,Nb: Hayden Evans, SrVP&TO

Columbia

FIRST FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 1148 38401
615/388-3145 Tr$31 Mil
Hd,PersTr,TrOpers: Roy A. Hamilton, Jr., VP&SrTO
CorpTr,TrInv,ComTrF,EmplBen,Nb: T. Randy Stevens, VP&TO

Dandridge

JEFFERSON COUNTY BANK
P.O. Box 160 37725
615/397-3151 Tr/u$1 Mil
Hd: Carl Wyatt, VP

Dayton

DAYTON BANK & TRUST CO.
P.O. Box 489 37321
615/775-2822 Tr/u$1 Mil
Hd: June Arnold, VP&TO

Dickson

THE FIRST NATIONAL BANK
719 East College St. 37055
615/446-5151 Tr$1.6 Mil
Hd: Thomas Hayes, SrVP&TO

Dresden

WEAKLEY COUNTY BANK
Church St. 38225
901/364-3131 Tr/u$1 Mil
Hd: Terry J. Oliver, TO
TrOpers: Janelle C. Smith

Dyersburg

FIRST CITIZENS NATIONAL BANK
Court & Main Sts. 38024
901/285-4410 Tr/o$40 Mil
Hd: William E. Estes, SrVP&SrTO
PersTr: Carolyn Akins, TO
TrOpers: Martha Hatch, AdmAsst
FIRST TENNESSEE BANK
P.O. Box 990 38024
901/286-1500 Tr/u$1 Mil
Hd: James O. Ewell, TO

Elizabethton

CITIZENS BANK
Broad & Lynn Ave. 37643
615/543-2265 Tr/o$1 Mil
Mrs. Marie McNeely, AsstTO

Fayetteville

UNION NATIONAL BANK
P.O. Box A 37334
615/433-6141 Tr$2.5 Mil
Hd: William H. Crabtree, ChmBd&CEO
TrOpers: Joan Hinson, TO
Nb: Shirley Goodman, VP

Franklin

FIRST TENNESSEE BANK
P.O. Box 100 37064
615/790-5117 Tr$2 Mil
Hd: Bard Quillen, VP

Gleason

BANK OF GLEASON
P.O. Box 231 38229
901/648-5506 Tr$1 Mil
Hd: R. H. Owen, Pres

Goodlettsville

BANK OF GOODLETTSVILLE
P.O. Box 488 37072
615/859-9366 Tr$2 Mil
Hd: Marie W. Butterworth, SrVP&TO

Greeneville

COMMERCE UNION BANK GREENEVILLE
P.O. Box 777 37743
615/639-2181 Tr$4 Mil
Hd: John D. Cartwright, SrVP&TO
Sec: Pat Clowers
John M. Morelock, AsstVP&TO
FIRST TENNESSEE BANK
206 N. Main St. 37743
615/639-8141
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne T. Stamey, TO
GREENE COUNTY BANK
P.O. Box 390 37743
615/639-5111
Hd: Herbert Whitfield, Pres

Humboldt

MERCHANTS STATE BANK
1214 Main St. 38343
901/784-1122
Ann Haynes, TO

Huntingdon

BANK OF HUNTINGDON
38344
901/986-5026 Tr$1.6 Mil
PersTr,CorpTr,ComTrF: Virginia Goodrum, TO
J. M. Therrell
John W. Clement
Bertie Warbritton

Jackson

FIRST AMERICAN NATIONAL BANK OF JACKSON
Main & Highland Sts. 38301
901/423-2265 Tr$32 Mil
Hd: J. H. Scott, VP&TO
PersTr,Taxes: Kennet W. Pierce, TO
CorpTr,TrInv: J. H. Scott
TrOpers: Charles R. Harrison, TO
Nb: Marguerite Holder, AsstVP
JACKSON NATIONAL BANK
P.O. Box 549 38301
901/422-9257 Tr$7.9 Mil
Hd: James C. Scott, VP&TO
CorpTr,TrOpers: Martha Peddy, AsstVP&TO
NATIONAL BANK OF COMMERCE
P.O. Box 189 38301
901/422-9600 Tr$25 Mil
Hd: Thomas Taylor, VP&SrTO

Johnson City

FIRST PEOPLES BANK
P.O. Box 1998 37601
615/282-1711
Hd: James G. Burleson, SrVP&TO
Mary S. Biggs, AsstVP&TO
FIRST TENNESSEE BANK
P.O. Box 3007 CRS 37601
615/282-1791
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
TrAdm,PersTr: Suzanne T. Stamey, TO
HAMILTON BANK OF JOHNSON CITY
P.O. Box 1677 37601
615/928-6441 Tr$55 Mil
Hd,TrInv,ComTrF,PersTr: Lidy C. Wyatt, Jr., VP&SrTO
PersTr: Robert Allen, AsstTO
TrOpers: Miss Jane Smith, TO

Kingsport

FIRST AMERICAN NATIONAL BANK-EASTERN
P.O. Box 1981 37662
615/229-0283 Tr$110.5 Mil
(Branches in Bristol & Johnson City)
Hd,TrInv,PersTr: Donald R. Raber, SrVP&SrTO
PersTr: Larry Campbell, VP
CorpTr: Carolyn Cooper, AsstTO
ComTrF,EmplBen: Iris Supcoe, TrAdm
TrOpers: Carolyn Prewitt
Prob: Blanche Bishop, TO
Ben Brown
FIRST TENNESSEE BANK,N.A.
P.O. Box 239 37662
615/246-9311
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne T. Stamey, TO

32% of the subscribers of
TRUSTS & ESTATES
are involved in
endowment funds.

Great ideas make a system great.

TRUSTWARE
The total automation system
See our ad on pages 48 & 49
A Product of National Computer Systems.
Trust Systems Division NCS Center
1300 Center Drive, Dunwoody
Georgia 30338 (404) 391-1700

TENNESSEE (Cont'd)

Knoxville

BANK OF KNOXVILLE
Market at Church
P.O. Box 2448 37901
615/637-9990 Tr$105 Mil
Hd,Nb: Earl W. Hagler, SrTO
PersTr,EmplBen,EstSttlmt: Earl W. Johnson, TO

FIRST TENNESSEE BANK
P.O. Box 280 37901
615/971-2175 Tr$13.5 Mil
(An Affiliate of First Tennessee Bank,NatAssn, Memphis)
Hd,PersTr,EmplBen,Nb: Richard W. J. Tippens, VP&TO
CorpTr: Bob Parker
TrInv: Wm. Pruett
TrOpers: Norris Avey

PARK NATIONAL BANK
P.O. Box 511 37901
615/521-5177 Tr$120 Mil
Hd: Frank B. Gibb, III, SrVP&TrDeptMgr
PersTr: Warner M. Sells, VP&TO
TrInv: J. Robert Page, VP&TO
CorpTr: Sherry D. Speegle, TO
EmplBen: Cherry W. Koehler, EBO

VALLEY FIDELITY BANK & TRUST CO.
P.O. Box 1991 37902
615/546-1950 Tr$310 Mil
Hd: A. H. Thompson, ExecVP&TO
PersTr: David Moore, TO
CorpTr: Betty Bacon, VP&TO
TrInv: Robert Killefer, SrVP&TO
EmplBen: Sharon Coffey, SrVP
TrOpers: Nancy Cate
Nb: Jim Baugh, VP&TO

Lewisburg

FIRST NATIONAL BANK
P.O. Box 427 37091
615/359-1515 Tr/u$1 Mil
Hd: Bill F. Garrett, SrVP&TO
Vivian H. Clift, SrVP&AsstTO

PEOPLES & UNION BANK
P.O. Box 589 37091
615/359-6222 Tr/u$1 Mil
Hd: James M. Jones, Jr., Pres

Maryville

BLOUNT NATIONAL BANK
P.O. Box 608 37801
615/984-1500 Tr$20 Mil
Hd: Paul P. Connolly, SrVP&TO
Est: R. Murry Hawkins, VP

FIRST TENNESSEE BANK
P.O. Box 528 37801
615/977-5105 Tr$17 Mil
(Affiliate of First Tennessee Bank, N.A., Memphis)
Hd: David B. Lantz, VP&TO

McMinnville

CITY BANK & TRUST CO.
Court Sq. 37110
615/473-2147 Tr$6 Mil
Hd: E. D. Busic, SrVP&TO
TrOpers: Sandy Hillis, AsstTO

FIRST NATIONAL BANK
37110
615/473-4402 Tr$2 Mil
Hd: John J. Savage, Jr., ExecVP&TO
Charles C. Jacobs, VP&AsstTO

86.9% of the subscribers of
TRUSTS & ESTATES
are involved in personal trusts.

Memphis

COMMERCE UNION BANK
P.O. Box 1503 38101
901/458-8016 Tr$17 Mil
(Affiliate of Nashville)
Judy F. Rutherford, TO

COMMERCIAL & INDUSTRIAL BANK OF MEMPHIS
P.O. Box 107 38101
901/529-6160
Hd: Edwin M. Standefer, Jr., VP&SrTO
TrOpers: Mabel B. Topper, VP&TO

FIRST TENNESSEE BANK,N.A., MEMPHIS
P.O. Box 84 38101
901/523-4530 Tr$1.971 Bil
Hd: E. Kelton Morris, SrVP&Mgr
PersTr: Wayne C. Marsh, VP
SpecAccts: William C. Wilson, VP
CorpTr: Yvonne Watson, VP
TrInv,ComTrF: William V. Pruett, Adv
TrOpers,Acctng,Tax: O. Norris Avey, Jr., VP&TO
Nb: John M. Laughlin, VP
EmplBen: C. Douglas Kelso, III, VP

NATIONAL BANK OF COMMERCE
1 Commerce Square 38150
901/523-3531 Tr$204 Mil
Hd: J. Hallam Boyd, Jr., SrVP&SrTO
PersTr: Jim Roscoe, VP&TO
CorpTr,TrOpers: Robert Gormon, VP
TrInv,ComTrF: Myron M. Mall, 1stVP&TO
EmplBen: Dianne Shockley, VP&EBO
Nb: Frankee Rains

UNION PLANTERS NATIONAL BANK
P.O. Box 387 38147
901/685-2050 Tr$469 Mil
(Branch in Nashville)
Hd: J. F. Springfield, ExecVP&TO
PersTr: Richard D. Phillips, VP&TO
CorpTr: Bonnie Sprocher, VP&TO
TrAuto,TrOpers: W. Pat Wannamaker, SrVP
TrSpecSvcs: J. A. Kleiser, Jr., SrVP&TO
TrMktg,Nb: C. Denise Bollheimer, SrVP&TMO
TrAdmin: Jon W. Hobart, SrVP&TO
ComTrF,TrInv: C. N. Weibel, SrVP&TO
EmplBen: Mary M. Perry, VP&TO
TrOpers: J. D. Pierce, VP&TO

Morristown

FIRST TENNESSEE BANK
P.O. Box 1699 37814
615/586-8021
(An Affiliate of First Tennessee Bank,N.A., Memphis)
Hd: Alan F. Lee, VP&TO
PersTr,Admin: Suzanne Stamey, TO

HAMILTON BANK OF MORRISTOWN
P.O. Box 1047 37816-1047
615/586-2242 Tr$12 Mil
Hd: Ima Ruth McMahan, VP&TO

Murfreesboro

MURFREESBORO BANK & TRUST CO.
P.O. Box 100 37130
615/893-1000 Tr$24 Mil
Hd: David W. Hopper, SrVP&TO
TrInv: Tillman Haynes, Jr., SrTrInvO
EmplBen: Kent Coleman, AsstVP&TO

Nashville

CITIZENS SAVINGS BANK & TRUST
330 Charlotte Ave. 37201
615/256-6193
Hd: Richard A. Lewis, Pres

COMMERCE UNION BANK
1 Commerce Plaza 37219
615/749-3164 Tr$721 Mil
(Branches in Chattanooga & Memphis)
Hd: H. Carey Brown, ExecVP
PersTr: M. Kirk Scobey, SrVP&TO
CorpTr: John Krueger, SrVP
TrInv: Blaine Reeve, SrVP
EmplBen: Barbara Richards, VP

FIRST AMERICAN NATIONAL BANK OF NASHVILLE,NatAssn
37237
615/748-2350 Tr$650 Mil
T&IGpHd: John M. Lee, Jr., ExecVP
PersTrDivHd: Wm. A. Byrn, Jr., SrVP
Corp&EBDivHd: Norman A. Carl, SrVP
InvMgtDivHd: Charles H. Robinson
Opers: John E. Sparks, VP
Nb-Pers: James M. Bates, VP
Nb-EmplBen: Terry Pacquette, VP

THIRD NATIONAL BANK
37244
615/748-4246 Tr/o$1 Bil
(Affiliate, Bank of Knoxville, in Knoxville)
Hd: Wirt C. McKnight, ExecVP
TrAdminHd: Alden Smith, Jr., 1stVP
EstSttlmt,Nb: Joseph K. Presley, VP&TO
PersTr: C. W. Fite, Jr., VP&TO
CorpTr: Jarrell Guthrie, VP&TO
TrInv: Charles E. Winger, SrVP&TO
EmplBen: Dick Dickerson, SrVP&TO
TrOpers: Barry S. Good, VP&TO
RE: Robert N. Power, VP&REO
Tax: Tom L. Manor, TO

UNION PLANTERS NATIONAL BANK
3904 Hillsboro Road 37215
615/297-7500
(Branch of Memphis)
J. A. Kleiser, Jr., SrVP&TO
Susan Ann Crowe

Oak Ridge

BANK OF OAK RIDGE
795 Main St. 37830
615/482-0801 Tr$1.9 Mil
Hd: R. E. Aurin, Jr.

Oliver Springs

PEOPLES BANK
P.O. Box 480 37840
615/435-7284
(Branch of Wartburg)
Catherine Summers

Oneida

FIRST TRUST & SAVINGS BANK
P.O. Box 309 37841
615/569-6313 Tr$1 Mil
Hd: Lorene West, TO

Pulaski

UNION BANK
P.O. Box 247 38478
615/363-6511 Tr$2.5 Mil
Donald L. King, Pres&TO
Robert D. Roe, 1stVP&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

Sevierville

THE BANK OF SEVIERVILLE
Court Ave. 37862
615/453-6121 Tr/u$1 Mil
Hd: Earl W. Hagler, VP&SrTO
PersTr: Earl Wayne Johnson, TO
TrOpers: Diana Sharp, AsstTO

Shelbyville

BEDFORD COUNTY BANK
P.O. Box 440 37160
615/684-5513 Tr/u$1 Mil
Hd: Edward Steelman, Pres&TO
PersTr: Judy Crockett, AsstTO&AsstVP
FIRST NATIONAL BANK
P.O. Box 500 37160
615/684-7511 Tr$4.2 Mil
Hd: J. H. Caperton, Jr., TO
TrInv: T. W. Hickerson, SrTO
TrOpers: Nancy S. Sorrells
PEOPLES NATIONAL BANK
P.O. Box 680 37160
615/684-8000 Tr$3 Mil
CEO: James R. Austin, Chm
Hd: John Jarrell
EmplBen: Billy F. Hicks
Jean Landers, AsstTO

Springfield

FIRST TRUST CO.
P.O. Box 608 37172
615/384-3541 Tr/u$1 Mil
Hd: J. E. Bryant

Sunbright

PEOPLES BANK
P.O. Box 10 37872
615/628-2101
(Branch of Wartburg)

Trenton

BANK OF TRENTON & TRUST CO.
P.O. Box 87 38382
901/855-2121
Hd: G. P. Putnam, Pres&TO

Tullahoma

AMERICAN CITY BANK
340 West Lincoln St. 37388
615/455-9316 Tr$1 Mil
Hd: George Vibbert, Jr., TO
THE TRADERS NATIONAL BANK
P.O. Box 250 37388
615/455-3426 Tr$1.6 Mil
Hd: C. Phil Copeland, VP
TrOpers: David P. Thomas, VP&Csh
PersTr,CorpTr,TrInv,ComTrF,Nb: Bennie R. Garrick, Pres

Union City

COMMERCE UNION BANK UNION CITY
P.O. Box 370 38261
901/885-2330 Tr$11 Mil
Hd: John H. Pylant, VP&TO

Wartburg

PEOPLES BANK
P.O. Box 388 37887
615/346-6269
(Branches in Oliver Springs & Sunbright)
Hd: Jim Overbay, Pres

TEXAS

Abilene

ABILENE BANK
P.O. Box 3018 79604
(915) 673-6471
Hd: Herbert Hutchins, SrVP&TO
PersTr: Kerri Hewitt, AsstTO
FIRST NATIONAL BANK
P.O. Box 701 79604
915/673-2511 Tr$100 Mil
Hd: William M. Armer, SrVP&SrTO
PersTr: Clarence Herndon, VP&TO
Thomas Martin, VP&TO
TrInv: Rex Cotten, CFA,SrVP&TO
EmplBen: Michael Kinard, SrVP&TO
TrOpers: Wanda Richard, AsstVP&TO
Prop: Dale Cartee, AsstVP&TO
FIRST STATE BANK
P.O. Box 3218 79604
915/677-2661
Hd,TrInv: Robert E. Milstead, SrVP&TO
PersTr: Richard L. W. Henry, VP
PersTr: Carolyn N. True, AsstVP
ComTrF: Connie F. Moroni, AsstTO
EmplBen: Daniel Haigler, AsstVP
TrOpers: Billie Etheredge, VP
Nb: Monty Benson, TO
INTERFIRST BANK ABILENE,N.A.
P.O. Box 1251 79604
915/677-4301 Tr$47 Mil
Hd: Bryan T. Stratton, SrVP&TO
TrOpers: Stella Dunlap, TO
CorpTr,TrInv: Don Swindell, VP&TO
TrAdmin: Gaylon McKelvey, AsstVP&TO
EmplBen: Michael Irwin, VP&TO
Nb: Lindsay Wells, AsstVP&TO

Alice

FIRST CITY BANK OF ALICE
P.O. Box 571 78332
512/664-0931 Tr$3.2 Mil
TrOpers: Jean Reeves, Sec-TrDept

Alvin

ALVIN STATE BANK
P.O. Box 232 77511
713/331-6411 Tr$4 Mil
Hd: Tom Blakeney, Jr., ExecVP&TO

Amarillo

AMARILLO NATIONAL BANK
P.O. Box 1611 79181
806/378-8350 Tr$210 Mil
Hd: Warren J. Kincaid, ExecVP&SrTO
PersTr,CorpTr: M. J. Trusty, VP&TO
TrInv,ComTrF: Curtis Ballard, VP&TO
EmplBen: Bill Dickey, VP&TO
Farm,Ranch: Grady Lane, AsstVP,Fm&RchMgr
TrOpers: Douglas Moore, AsstVP&TO
AMERICAN NATIONAL BANK
P.O. Box 231 79182
806/378-3100 Tr$50 Mil
Hd,PersTr,Nb: Jairl P. Dowell, ExecVP&TO
TrInv,ComTrF,EmplBen,TrOpers: Herman O. Shirly, VP&TO
Admin: Celia Waldrop, TO
Gary Culp, FM
FIRST NATIONAL BANK, Trust Dept.
P.O. Box 1331 79180
806/378-1900
Hd: Jack E. Little, SrVP&TO
TrInv: Scott McCormick, TrInvO
George Cason, TrInvO
CorpTr,EmplBen: Fred Hancock, VP&TO
Tim Sinks, AsstTO
Prob: Craig Evetts, VP&TO
John Wright, AsstTO
TrOpers: Joe Schopfer, TOpO
Oil&Gas: Roy Ralston, Conslt
Farm/Ranch: Joe Kennedy, AsstTO
PersTr: Gary Rider, AsstVP&TO
Penny Hale, AsstTO
Mktg: Anne Foster, AsstTO

Arlington

FIRST CITY NATIONAL BANK OF ARLINGTON
201 E. Abram, P.O. Box 310 76010
817/275-6644 Tr$27 Mil
Hd,PersTr,TrInv,Nb: William B. Jackson, SrVP&TO
EmplBen,TrOpers: Jane Witte, TO
TEXAS COMMERCE BANK-ARLINGTON
P.O. Drawer 1564 76010
817/469-3231 Tr$105 Mil
Hd: Robert L. Walsh, SrVP-ChmTrCom
PersTr: Linda J. Kuehl, TO
PersTr: Ronald L. Vargo, TO
CorpTr,EmplBen: Harry L. Bartay, VP&TO
TrOpers: Carole Lynch, TOpO

Aspermont

FIRST NATIONAL BANK
P.O. Drawer A 79502
817/989-3505
Hd: Ralph Riddel, Pres&TO

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- Taxable and tax-exempt money market funds
- Individual state tax-exempt money market funds
- Private label funds

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

TEXAS (Cont'd)

Athens

FIRST STATE BANK
P.O. Box 471 75751
214/675-5165
Hd: W. M. Key, Pres

★Austin

AMERICAN NATIONAL BANK
P.O. Box 2266 78780
512/479-5537
Hd: Peterson Foster, SrVP&ExecTO
PersTr: Helen Cochran-Moran, VP&TO
TrInv: Rondy Bateman, VP&TO
EmplBen: Fred Hamilton, VP&TO
TrOpers: Einer Juul, VP&TO

FIRST CITY NATIONAL BANK-AUSTIN
P.O. Box 2127 78768
512/473-4800 Tr$375 Mil
Hd: John A. Wolf, ExecVP&TO
Admin: Frank A. Mitchell, SrVP&TO
Nb: David R. Steers, VP&TO
TrInv: John W. Eccles, CFA,VP&TO
PersTr: John C. Miller, VP&TO
CorpTr: Jerry D. Shook, VP&TO
TrOpers: Hugh W. Clarke, VP&TOpO
REMgt: Louis T. James, VP&TO

INTERFIRST BANK, AUSTIN, N.A.
P.O. Box 908 78781
512/397-2101 Tr$412 Mil
Hd: Garrett H. Jamison, SrVP&ExecTO
PersTr,CorpTr: Martin E. Turner, SrVP
TrInv: Craig Hester, VP
EmplBen: John R. Jones, SrVP
TrOpers: Anne S. Glanz, SrVP

REPUBLICBANK AUSTIN
P.O. Box 1328 78767
512/476-6711 Tr$20 Mil
Hd: William J. Hudspeth, Jr., SrVP&TO
CorpTr: Lindsay Oliver Sharpe, VP&TO
TrOpers: Judy Heald
Sheryl M. Austin, AsstTO

TEXAS COMMERCE BANK-AUSTIN
P.O. Box 550 78767
512/476-6611 Tr$180 Mil
Hd: Jim Hulme, SrVP,SrTO&TrDivMgr
Mike Talley, SrVP,Admin&Opers
PersTr: Mike Vaughan, VP&Mgr
EmplBen: Ed Hohenstein, VP&Mgr
Joy Leonard, TO
TrInv: Cliff Strieber
TrOpers: Linda Wilkins, Mgr
Nb: Mike Wheeler, VP&TO
TrAssts: Rob Golding, VP&Mgr

Bay City

BAY CITY BANK & TRUST CO.
P.O. Box 471 77414
409/245-5781 Tr/u$1 Mil
Hd: Frank Kruppa, ExecVP
TrOpers: Dale Warn, VP

Baytown

CITIZENS BANK & TRUST CO. OF BAYTOWN
315-319 W. Texas Ave. 77520
713/427-5771 Tr$20 Mil
Hd: William J. Gidley, SrVP&TO
Bobby Fortinberry, TO
Kyle Shanks, TO

Beaumont

FIRST CITY NATIONAL BANK OF BEAUMONT
P.O. Box 3391 77704
409/898-8386 Tr/o$164 Mil
Hd: David G. Hitt, ExecVP&TO
PersTr: Ben S. Woodhead, VP&TO
CorpTr: Bill R. Davis, TO
TrInv: Joe J. Fisher, VP&TO
EmplBen: C. F. King, VP&TO
TrOpers: Rachael Garza, TO

INTERFIRST BANK BEAUMONT
P.O. Box 5007 77702
713/838-0201 Tr$5 Mil
Hd: J. Richard McMillan, SrVP&TO

TEXAS COMMERCE BANK-BEAUMONT,NatAssn
P.O. Box 2751 77704
409/838-0234 Tr$120 Mil
Hd: William Kucewicz, SrVP&SrTO
EmplBen: William G. Johnson, SrVP&TO
PersTr,CorpTr,TrInv,ComTrF: Ben S. Woodhead, VP&TO

Beeville

COMMERCIAL NATIONAL BANK
P.O. Lock Drawer 400 78102
512/358-3612 Tr$31 Mil
Hd: W. L. Akin, VP&TO

Borger

FIRST NATIONAL BANK
P.O. Box 3238 79007
806/274-6361
Hd: Charles E. Cooke, Jr., Pres

PANHANDLE BANK & TRUST CO.
P.O. Box 949 79007
806/273-6461 Tr$32 Mil
Hd,CorpTr,TrInv,EmplBen: Gary Turner, VP
TrOpers: Sheri Coleman
TDP: Lori Patak

Brady

THE BRADY NATIONAL BANK
P.O. Box 111 76825
915/597-2104 Tr/u$1 Mil
Lewis A. Jordon, ExecVP&TO
W. Wendell Franke, SrVP&AsstTO

THE COMMERCIAL NATIONAL BANK OF BRADY
P.O. Box 591 76825
915/597-2961 Tr/u$1 Mil
Hd: Charles E. Samuelson, VP&TO

Brenham

WASHINGTON COUNTY STATE BANK
P.O. Box 1058 77833
713/836-6170
Hd: Douglas R. Borchardt, VP&TO

Brownfield

BROWNFIELD STATE BANK & TRUST CO.
P.O. Box 1112 79316
806/637-7626 Tr$42 Mil
Hd: Donald L. Park, SrVP&TO
Judy Bourn, AsstTO

FIRST NATIONAL BANK
P.O. Box 1067 79316
806/637-2531 Tr$5 Mil
Hd: Leonard M. Ellington, SrVP&TO
Johnny C. Willis, VP&AsstTO
Peggy Gillespie, VP&AsstTO

Brownsville

BANK OF THE SOUTHWEST N.A.
835 E. Levee St. 78520
512/546-2421 Tr$42 Mil
Hd,Nb: Richard A. Cox, VP&TO
TrOpers: Sharon Pittman, BO

TEXAS COMMERCE BANK-BROWNSVILLE
P.O. Box 2179 78520
512/546-2461 Tr$14.8 Mil
Hd: Del S. Perkins, SrVP&TO

Brownwood

CITIZENS NATIONAL BANK
P.O. Box 1629 76804
915/643-3545
Hd: John S. Keyes, Pres&CEO

REPUBLIC BANK-BROWNWOOD,NatAssn
P.O. Box 940 76804
915/646-4546
Hd: Deborah Ellis, VP&TO

Bryan

FIRST BANK & TRUST
P.O. Drawer 1033 77805
409/775-7575 Tr$20 Mil
Hd: David L. Dobbs, SrVP&TO

FIRST CITY NATIONAL BANK
P.O. Drawer 913 77801
713/779-5402 Tr/o$44 Mil
Hd: James W. Stegall, SrVP&TO
PersTr: Judy Gilby, VP&TO
TrInv: Bill Dunn, AsstTO
TrOpers: Gerry Chandler, VP&TO

THE FIRST NATIONAL BANK
P.O. Box 833 77805
713/779-1111 Tr$6 Mil
Travis B. Bryan, ChmBd&TO
Truman Allen, SrVP&TO
Kenneth Lake, AsstTO

Cameron

CITIZENS NATIONAL BANK
118 S. Houston 76520
817/697-6655 Tr$7 Mil
Hd: William E. Kelm, SrTO
TrOpers,Admin: Paul Holland, TO

Carthage

FIRST STATE BANK & TRUST CO.
P.O. Drawer 579 75633
214/693-6606
Hd: Milton Payne, Pres&TO
TrOpers: Madeline Hart, AsstTO

Childress

FIRST NATIONAL BANK
P.O. Box 1090 79201
817/937-3611
Hd: S. W. Carmack, Pres
Albert Helm, VP

Clarendon

FIRST BANK & TRUST OF CLARENDON
P.O. Box 947 79226
806/874-3556 Tr$1 Mil
Hd: Bronnie McNabb, Jr., Pres

Coleman

COLEMAN BANK
P.O. Box 940 76834
915/625-2172
Hd: Mack Sampson, Pres&TO
Retamay Gaines, AsstVP&AsstTO

College Station

REPUBLICBANK A&M
P.O. Box 2860 77841
713/846-5721 Tr$8 Mil
Hd: B. L. Arrington, Jr., VP&TO
TrOpers: Ruth E. Easley, AsstTO

Colorado City

THE CITY NATIONAL BANK
P.O. Box 1031 79512
915/728-5221 Tr$1.8 Mil
William H. Hardwick, TO

Copperas Cove

COVE STATE BANK
P.O. Box 550 76522
817/547-7521
Hd: Carroll N. Sullivan, Jr.

Corpus Christi

CITIZENS STATE BANK
P.O. Box 9923 78469
512/888-7951 Tr$122 Mil
Hd: Donald L. Zimmerman, SrVP&SrTO
PersTr: Cheryl Whited, VP&TO
EmplBen: Gary Chesnut, VP&TO
TrOpers: Lois R. Gilliam, VP&TO

CORPUS CHRISTI NATIONAL BANK
P.O. Box 900 78403
512/881-6829 Tr$425 Mil
Hd: Walter R. Young, VChmBd&ChmTrCom
Nb,TrInv: Herbert Smith, VP&TrInvO
PersTr: Myrtle Hopkins, SrVP&TO
RE,FM&Ranch: Ronald Dickson, AsstVP&TO
EmplBen: Edward Reis, VP&TO
Est: Roger Powell, SrVP&TO
CorpTr: Gwen O'Brien, SrVP&TO
TrOpers,DataPrgrmng: Duke Davenport, VP&TO

FIRST CITY BANK OF CORPUS CHRISTI
615 Upper N. Broadway, P.O. Box 780 78403
512/886-6460 Tr$90 Mil
Hd: Roger L. Garrison, ExecVP&ExecTO
PersTr: Day Manley, VP&TO
PersTr: Charles Johnson, AsstVP&TO
TrInv: Charles A. Linn, VP&TrInvO
ComTrF,TrOpers: Nancy Hopperton, TOpO
Prob,EmplBen: David S. Brannon, VP&SrTO
TrPropMgt: Joe Keepers, TO

THE INTERNATIONAL BANK
P.O. Box 4956 78408
512/888-4451
Hd: William R. Anderson, Jr., TO
TrInv: Gene R. Schade, ExecVP
TrOpers: Janet Burkett, Csh

PARKDALE BANK
P.O. 6409 78411
Tr$8 Mil
Hd: Gene H. Koch, Jr., SrVP&TO
PersTr: Larry Wood, VP&TO
CorpTr: Virginia Thompson, TrAdm

TEXAS COMMERCE BANK-CORPUS CHRISTI
P.O. Drawer 749 78403
512/883-3621 Tr$80 Mil
Hd: Neal Powers, III, SrVP&SrTO
PersTr: Carley Ivy, VP&TO
EmplBen: Lynne G. Shannon, VP&TO
TrOpers: Mrs. Lola Westmoreland, TOpO

Corsicana

INTERFIRST BANK CORSICANA,N.A.
P.O. Box 613 75110
214/874-4711 Tr$155 Mil
Hd: Gary D. Brown, ExecVP&TO
PersTr: Pat Carver, VP&TO
RE,Minerals: Walter Holmes, SrVP&TO
EmplBen: B. L. Sanders, III, VP&TO
ComTrF: Peggy Flynn, AsstVP&TO
Nb: Marsha Nelson, AsstCsh&AsstTO
TrOpers: Freddy Thomas

THE MERCANTILE BANK
P.O. Box 761 75110
214/874-5661
Hd: Chester O. Sprinkle, Pres&TO

Dallas

ALLIED LAKEWOOD BANK
P.O. Box 140000 75214
214/823-9924 Tr$145 Mil
Hd: Paul Roehr, Jr., ExecVP
PersTr,Est: Terrie Denson, TO
David Broussard, TO
CorpTr: Kenneth W. Ward, VP
Rey Olivan, AsstVP
Charles Scroggins, AsstTO
TrInv: Wm. S. Smithson, VP
TrOpers: Charles Holmes, VP
Barbara McCoy, AsstTO
Keough,IRA: Twylla Maddux, TO
Carol Jones, AsstTO

BANCTEXAS DALLAS
P.O. Box 568 75221
214/658-6362 Tr$210 Mil
Hd: John H. James, SrVP&TO
PersTr: Donald G. Williamson, VP&TO
CorpTr: James E. Lowman, VP&TO
EmplBen: Marvin J. Jaynes, SrVP&TO

CULLEN/FROST BANK OF DALLAS,NatAssn
P.O. Box 1649 75221
214/742-2001 Tr$67 Mil
Hd: Richard W. Phillips, SrVP&TO
EmplBen: B. J. Burris, VP&TO
TrInv: John M. Hind, VP&TrInvO
TrOpers: Marilyn Galambush, TOpO

FIRST CITY BANK OF DALLAS
One Main Place 75250
214/655-8335 Tr$109 Mil
Hd: Herb Paul, SrVP&SrTO
PersTr: Maurice Peeples, VP&TO
CorpTr: Greg Hasty, AsstVP&TO
TrInv,ComTrF: Perry Rushing, VP&SrTrInvO
EmplBen: Douglass Womack, VP&TO
TrOpers: Jim Lummus, AsstVP&TO
Nb: David Sharp, VP&TO

FIRST CITY BANK-EAST DALLAS
P.O. Box 28188 75228
214/328-9811
Hd: J. H. Brokaw, Pres

INTERFIRST BANK DALLAS,N.A.
P.O. Box 83773 75283
214/573-4678 Tr$5 Bil
Hd: W. Gordon Hobgood, Jr., ExecVP
Admin: Thomas D. Hogan, SrVP
TrInv: Daniel J. Forrestal, III,
Pres&CEO,InterFirstInvMgmt
TrOpers: Karl J. Lombar, SrVP
Mktg: Lawrence H. Budner, SrVP&SrTO
PropMgmt: Myron W. Manker, SrVP

MH/EDIE INVESTMENT COUNSEL, INC.
2600 LTV Tower 75201
214/748-4766
Donald L. Gosting, Jr., RegMgr

MERCANTILE NATIONAL BANK AT DALLAS
P.O. Box 225415 75265
214/698-6000 Tr$1.7 Bil
GpHd: James M. Spellings, VChm
TrHd: Eugene E. Weber, ExecVP&ExecTO
TrInv: John D. McStay, CEO&Pres (Mercantile
Securities Corp.)
RE: Allen J. Anderson, CEO&Pres (Mercantile
Realty Services Corp.)
Oil/Gas: H. Fenton Easterling, CEO&Pres
(Mercantile Energy Corp.)

MERCANTILE NATIONAL BANK DALLAS
Funds Mgmt. Division
P.O. Box 225415 75265
Hd: John Morrical

MERCHANTS STATE BANK
5217 Ross Ave.
P.O. Box 64668 75206
214/821-9900
Jim Abair, TO

NORTH DALLAS BANK & TRUST CO.
P.O. Box 30037 75230
214/387-1300 Tr$12 Mil
Hd,PersTr,TrInv,ComTrF,Nb: William E. Olsen,
SrVP&TrMgr
CorpTr,EmplBen: Martha Paschall, CTO
TrOpers: Aline Piper, TOpO

PRESTON STATE BANK
P.O. Box 12000 75225
214/363-1511 Tr$100 Mil
Hd: Robert W. Winn, SrVP&TO
PersTr,Nb: John F. Carson, Jr., VP&TO
CorpTr,ComTrF,TrOpers: Jas. F. Nelson, Jr.,
VP&TOpMgr
EmplBen: Mrs. Wanda Green, TO

REPUBLICBANK DALLAS, REPUBLICBANK TRUST CO.
P.O. Box 241 75221
214/653-5833 Tr$3.7 Bil
Hd: R. S. White, Jr., ChmBd
PersTr: R. G. McKenzie, SrVP&TO
TrInv: H. Edward Anderson, SrVP&TO
EmplBen: P. F. Brown, SrVP&TO
CorpTr: J. L. Howard, SrVP&TO
Relocation: J. Farrell, SrVP&TO
TrOpers: J. Mossman, VP&TO
FinControl: J. McDonald, VP&TO
Nb-Pers: J. J. Patterson, VP&TO
Nb-Corp: W. H. Bogart, SrVP&TO

REPUBLICBANK-GREENVILLE AVE.
7515 Greenville Ave. 75231
214/369-8400 Tr$10 Mil
Hd: James C. Shouse, TO

REPUBLICBANK OAK CLIFF
P.O. Box 4068 75208
214/948-2282 Tr$53 Mil
Hd: William G. Duff, SrVP&ExecTO
PersTr,ComTrF,Nb: Lynn K. Benton, VP&TO
EmplBen: James Lively, TO
TrOpers: Carolyn Gouge, AsstVP&TO

TEXAS AMERICAN BANK-DALLAS
P.O. Box 35207 75235
214/353-8272 Tr$106.5 Mil
Hd: Howard M. Thurman, SrVP&ExecTO
PersTr: David H. Bishop, II, VP&TO
EmplBen: Paula A. How, VP&TO
CorpTr: Sam A. Sellers, SrVP&TO
TrOpers: Annette Jenkins

Dawson

FIRST BANK & TRUST COMPANY
P.O. Box 158 76639
Hd: C. M. Newton, Jr., Pres&TO
Walker A. Lea, III, VP&AsstTO

Del Rio

DEL RIO NATIONAL BANK
P.O. Box N 78840
512/775-7541 Tr$1 Mil
Hd: James F. Fagan, SrVP&TO

Denison

INTERFIRST BANK DENISON,N.A.
300 W. Main St. 75020
214/465-2131 Tr$14.7 Mil
Joe E. Roewe, SrVP&TO

TEXAS AMERICAN BANK/DENISON N.A.
P.O. Box 341 75020
214/465-3030 Tr$30 Mil
Hd: Roy H. Poe, VP&TO

Denton

FIRST STATE BANK OF DENTON
P.O. Box 100 76201
817/382-5421 Tr$27 Mil
Hd: Bob Woodin, VP&TO
Admin: Betty Barron, AsstTO

USBANK
P.O. Box 2226 76201
817/382-6701
Hd: Brock Shaver

Denver City

YOAKUM COUNTY STATE BANK
P.O. Box 1150 79323
806/592-2181 Tr$1 Mil
Hd: Ronald S. Simpson, Pres&TO
EmplBen: Robert Nichols

Dickinson

CITIZENS STATE BANK
P.O. Drawer A 77539
713/337-3565 Tr$2 Mil
Hd: R. D. Holcomb, Pres&TO
Robbye R. Waldron, VP&TO

Dumas

FIRST STATE BANK
P.O. Box 1208 79029
806/935-7121
Hd: Weston Futrell

TEXAS (Cont'd)

El Campo

FIRST NATIONAL BANK
P.O. Box 470 77437
409/543-3349
Hd: T. E. Melcher, Jr., Pres&TO

El Paso

AMERICAN BANK OF COMMERCE
P.O. Box 9697 79987
915/544-1420 Tr$55 Mil
Hd: Scott Flower, VP&TO
TrOpers: Laura Reese
Agueda Espinoza, AssocTO

EL PASO NATIONAL BANK
P.O. Drawer 140 79980
915/546-6501 Tr$210 Mil
Hd: Joe R. Ayres, ExecVP
PersTr: William C. Geyer, SrVP&TO
TrInv: James K. Ferguson, VP&TO
EmplBen: David L. Garza, EBO
TrOpers: Stan Barnes, SrVP&TO
Nb: J. L. Parker, VP&TO
RE,Oil,Gas&Min: Walker Beard, VP&TO

FIRST CITY NATIONAL BANK OF EL PASO
P.O. Box 1572 79948
915/545-5584 Tr/u$150 Mil
Hd: B. A. Frederick, SrVP&TO
TrAdmin: Charles ElBjorn, AsstVP&TO
AdmAsst: Teresa Simental

STATE NATIONAL BANK
One State National Plaza 79901
915/546-4363 Tr$500 Mil
Hd: Edward A. Yopp, ExecVP
PersTr: Allan W. Mills, VP&SrTO
Nb: Doris A. Ryan, VP&SrTO
TrInv,ComTrF: Robert E. Dymsza, SrVP
CorpTr: Grant G. Caldwell, VP&TO
EmplBen: Chris Rhoads, TO
TrOpers: Hector R. Gonzalez, VP&SrTO
Mktg: Tomi Rystad, TrMktgO
RE,Farm&Rnch: Eugene Roth, VP&SrTO

Eldorado

FIRST NATIONAL BANK
P.O. Box 737 76936
915/853-2561
Hd: Jo Ed Hill, Pres&TO

Electra

ELECTRA STATE BANK & TRUST CO.
P.O. Box 1229 76360
817/495-2151 Tr/u$1 Mil
Hd: Jack E. Hollis, Pres&TO

Fort Stockton

FIRST NATIONAL BANK
P.O. Box 1329 79735
915/336-8541 Tr/o$1 Mil
Hd: W. L. Card, Pres&TO
Bennie Blackwell, AsstTO&Csh

PECOS COUNTY STATE BANK
P.O. Box 1527 79735
915/336-3331
Hd: Harlan Lambert, Pres

Discretionary Trust Assets: This figure should reflect the market value of employee benefit, personal trusts, estates, and managed agencies over which each institution exercises investment discretion as reported to the F.D.I.C. on the "Annual Report of Trust Assets".

Fort Worth

BANK OF COMMERCE
P.O. Box 17089 76102
817/332-3261 Tr$50 Mil
Hd: A. J. Lanford, SrVP&TO
J. R. Robbins, TO

CONTINENTAL NATIONAL BANK
P.O. Box 910 76101
817/334-9422 Tr$250 Mil
Hd: Robert S. Patterson, SrVP&TO
PersTr: Thomas B. Hightower, VP&TO
EmplBen: David A. Lee, VP&TO
TrInv: Frank G. Ganucheau, VP&TrInvO
TrOpers: H. Neal Shuman, TO

THE FIRST NATIONAL BANK
P.O. Box 1317 76101
817/390-6901 Tr$1.585 Bil
Hd: Don Jancosek, SrVP&ExecTO
PersTr: Robert E. Scott, VP&TO
CorpTr: John C. Stohlmann, VP&TO
TrInv: Jim Redfearn, VP&IO
EmplBen: Sam Van Steenbergh, VP&TO
TrOpers: Donald R. Smith, VP&TO
Nb: William P. Cranz, Jr., VP&TO

REPUBLICBANK RIDGLEA
P.O. Box 9170 76107
817/737-3111 Tr$7 Mil
Hd: Rod Hailey, VP&TO

TEXAS AMERICAN BANK/FORT WORTH
P.O. Box 2050 76113
817/338-8011 Tr$2.2 Bil
Hd: Bruce Petty, ExecVP&TO
TrOpers: D. Eugene Carroll, SrVP&TO
PersTr: Robert Lansford, SrVP&TO
CorpSvcs: John Rupley, VP&TO
TrInv,ComTrF: Harold M. Achziger
EmplBen: Robert Turner, VP&TO
PropMgt: Joe T. Lenamon, SrVP&TO
Nb: Gary C. Nelson, SrVP&TO
Farm&Rnch: Thomas L. Woodward, VP&TO
Minerals: Donald E. Howard, VP&TO
RE: Ethan S. Allen, VP&TO

TEXAS COMMERCE BANK-FT. WORTH
P.O. Box 1290 76101
817/336-9661 Tr$50 Mil
Hd,TrInv,Nb: Joe C. Benson, SrVP&TO
EmplBen: Jim Palmer, TO
Karlene Worthy, TO
Dan Mosley, AsstVP

Fredericksburg

TEXAS AMERICAN BANK/ FREDERICKSBURG,N.A.
155 E. Main St. 78624
512/997-2166 Tr/u$2 Mil
Hd: Perry M. Woerner, VP&TO
Weldon Itz, AsstTO

Gainesville

FIRST STATE BANK
P.O. Drawer A 76240
817/665-1711 Tr$5 Mil
Hd: Keith Russell, VP&TO
TrOpers: Linda Ritcherson

Galveston

INTERFIRST BANK GALVESTON,N.A.
P.O. Box 1500 77553
409/763-6561 Tr$194 Mil
Hd: Michael C. Doherty, SrVP&SrTO
PersTr: S. Greg Davis, VP&TO
TrInv: Charles Baer, VP&TrInvO
EmplBen: Larry A. Dundee, TO
TrOpers: Brian Evans, TO

MOODY NATIONAL BANK OF GALVESTON
P.O. Box 1139 77553
409/765-5561
Hd,PersTr,Nb: Elmo J. Henske, SrVP&SrTO
W. MacInerney, VP&TO
PersTr: Michael G. Barrow, VP&TO
PersTr: Peggy Durst, AsstTO
TrOpers: Brenda Zittle, AsstTO

UNITED STATES NATIONAL BANK
P.O. Box 179 77553
409/763-1151 Tr$186 Mil
Hd: L. O. Kauffman, ExecVP&ExecTO
CorpTr: Dorothy J. Baker, AsstTO
EmplBen,Nb: Freddie B. Meier, SrVP&SrTO
TrOpers: Katherine Konkel, TO

Garland

REPUBLICBANK GARLAND
P.O. Box 401228 75040
214/494-1414 Tr$23 Mil
Hd: Dan H. Florence, SrVP&TO
PersTr: Roland L. Gerth, Jr., VP&TO
TrInv: Ginger Cheshier, AsstVP&TO
Nancy Lytle, TrAdmO

Gonzales

GONZALES BANK
508 St. Louis St. 78629
512/672-7551
Hd: Lou Glass, AsstCsh

Graham

FIRST NATIONAL BANK
623 Elm St. 76046
817/549-2040 Tr/o$1 Mil
Hd: James W. Smith, ExecVP&TO
TrOpers: Ida Kirby

GRAHAM NATIONAL BANK
P.O. Box 450 76046
817/549-3434 Tr$5 Mil
Hd: Ted Boedeker

Greenville

CITIZENS NATIONAL BANK
2600 Wesley St. 75401
214/455-0990 Tr/u$1 Mil
Hd: Helen Dunabin, VP
Charles Roberts, VP&TO

INTERFIRST BANK GREENVILLE,N.A.
P.O. Box 1044 75401
214/455-2530 Tr$1 Mil
Hd: James F. Taggart, Pres

Gruver

GRUVER STATE BANK
Fourth & Main Sts. 79040
806/733-5061 Tr$1 Mil
Hd: Kenneth Irwin, Pres&TO

Harlingen

HARLINGEN NATIONAL BANK
P.O. Box 871 78550
512/423-6420
Hd,PersTr: J. E. Tarr, VP,SrTO&Csh

INTERFIRST BANK HARLINGEN, N.A.
P.O. Box 471 78550
512/423-4530 Tr$40 Mil
Hd,TrInv,Nb: Douglas H. Miller, SrVP&TO
PersTr: Kevin Davis, TO
CorpTr,TrOpers: Thelma Rusland, TO
EmplBen: Mike Hagg, VP&TO

Henderson

CITIZENS NATIONAL BANK
P.O. Box 1009 75653
214/657-8521 Tr$23 Mil
Hd: Joe Wylie, VP&TO
TrOpers: Alfred Wylie, SrVP

Hereford

FIRST NATIONAL BANK
P.O. Box 593 79045
806/364-2435
Hd: Jack Wilcox, VP&TO

Hondo

HONDO NATIONAL BANK
P.O. Box 340 78861
512/426-3355
Hd: William F. Wallace, Jr.
Henry M. Finger, VP&TO

Houston

ALLIED BANK OF TEXAS
P.O. Box 4441 77210
713/224-6611 Tr$575 Mil
Hd: Harry W. Simms, SrVP&SrTO
PersTr: Don Debenport, VP&TO
CorpTr: Margaret Moore, AsstVP&CorpTO
TrInv: William R. Taylor, VP&TrInvO
EmplBen: Stephen M. Britland, VP&TO
TrOpers: Rita Bishop, TOpO
Nb: David Holland, TO

BANK OF ALMEDA
P.O. Box 45569 77245
713/433-5623 Tr/u$1 Mil
Hd: Mike Lewis, VP&Cont

BANK OF THE SOUTHWEST,NatAssn
P.O. Box 2629 77001
713/751-6100 Tr$725 Mil
Hd: John T. Cooney, ExecVP&SrTO
PersTr: R. Sells Neuhaus, SrVP&TO
CorpTr: J. Chris Matthews, VP&TO
TrInv: Hilton Hemphill, SrVP&TO
ComTrF: Cyrus A. Reeder, VP&TO
EmplBen: Carl W. Pitschmann, VP&TO
TrOpers: Glen Pagel, VP&TO
Nb: Scott B. Badger, VP&TO
Est: David B. Boone, VP&TO

CAPITAL BANK,NatAssn
P.O. Box 3285 77001
713/651-1100 Tr$150 Mil
Hd: Kenneth L. Clayton, SrVP&TO
PersTr: Lenox Ligon
CorpTr,EmplBen: Lynne Arnold
TrInv: M. E. Norman, JrConslt
TrOpers: Don Haaksma
Nb: Jack Sorcic, Conslt

CULLEN CENTER BANK & TRUST
P.O. Box 1315 77001
713/652-7600 Tr$200 Mil
Hd: Dahl Marshall, ExecVP&ChmTrCom
PersTr,EmplBen: Gene Witter, SrVP&TO
PersTr: Roger Stern, SrTO
TrInv: Vance M. Arnold, SrVP&IO
EmplBen: Steven G. Marget, SrTO
TrOpers: Peggy Kutac, VP&TOpO
ComTrF: Robert B. McAsham, III, VP&IO
Nb: Michael L. Daugherty, SrVP&TO

EAGLE MANAGEMENT & TRUST CO.
2001 Kirby Dr., Ste. 1200 77019
713/526-8401 Tr$1 Bil
TrOpers: Monroe Luther, Pres
Nb: Homer L. Luther, Jr., Chm

FIRST CITY NATIONAL BANK
P.O. Box 809 77001
713/658-6787 Tr$3.6 Bil
Hd: B. G. Montgomery, ExecVP
CorpTr: George W. Grosz, SrVP&TO
PersTr: Dee Mifflin, SrVP&TO
TrInv: Richard T. O'Rourke, SrVP&TO
ComTrF: Vickie W. Fletchall, VP
EmplBen: R. Steve Taylor, SrVP&TO
TrOpers: Bill Thomas, SrVP&TO
Nb: Larry Zook, VP&TO

HERITAGE TRUST COMPANY
1100 One Allen Center 77002-4870
713/757-0842
Hd,TrInv: Lucian L. Morrison, Jr., Pres
PersTr: Janet M. Hill, VP&TO
Est: Sue J. Prejean, VP&TO
EmplBen: Stephanie L. Crippen, VP&TO
Nb: Dana Morrison, VP&TO

INTERFIRST BANK FANNIN
P.O. Box 20008 77025
713/790-1000 Tr/o$58 Mil
Hd: Joe M. Bailey, Pres,CEO&COpO
PersTr,TrInv,ComTrF,Nb: Pete Fisher
CorpTr: William L. Stein, ExecVP&Mgr
EmplBen: Gabe Cunningham, AsstVP&TO
TrOpers,TDP: Frances Slatt, AsstVP&Mgr
AsstMgmt,PersTr: Robert J. Biehl, VP&Mgr
PersTr: Linda Brown, AsstVP&TechSupv
Dennis A. Young, AsstVP
Gloria N. Jones, AsstVP

INTERFIRST BANK HOUSTON,N.A.
P.O. Box 2555 77001
713/652-6515 Tr$430 Mil
Hd: Britt D. Davis, ExecVP&SrTO
PersTrGp: Mark B. Ferris, SrVP&TO
CorpSvcsGp,EmplBen: Karen J. Cole, SrVP&TO
FinMktgGp: H. Earl Rettig, SrVP&TO
TrRE: Nolan E. Fry, Jr., VP&TO
CorpTr: George R. Hamilton, VP&TO
EmplBen: James E. Phelps, VP&TO
TrOpers: Richard J. Biros, VP&TO
Nb: H. Bradbury Foster, VP&TO

KANALY TRUST CO.
4550 Post Oak Place 77027
713/626-9483 Tr$110 Mil
Hd: E. Deane Kanaly, Pres
PersTr: William D. Cunningham
CorpTr,FinCoun: Steve Kanaly
TrInv: Jeff Kanaly
EmplBen,TrOpers: Will Terry
Est: John L. Cook

MH/EDIE INVESTMENT COUNSEL, INC.
1100 Milam Bldg., Ste. 3250 77002
713/658-8111
RegMgr: Donald L. Gosting, Jr.

PROVIDENCE TRUST COMPANY
1502 Augusta, Suite 240, 77057
713/266-2654 Tr/u$10 Mil
Hd: Robert M. Blaine, Jr., Pres
PersTr: Gary M. Matesic, VP
Nb: Cheryl C. Clark, VP

REPUBLICBANK HOUSTON
800 Louisiana St. 77002
713/757-6558 Tr$1.4 Bil
Hd: Richard S. White, Jr., ExecVP
PersTr: David C. Sharman, VP&TO
CorpTr: John L. Howard, SrVP&TO
TrInv: Asa L. Blankenship, SrVP&TO
EmplBen: Paul F. Brown, SrVP&TO
TrOpers: T. M. Kyser, VP&TO
Nb: David Sone, SrVP&TO

REPUBLICBANK TRUST COMPANY SPRING BRANCH
8800 Katy Freeway 77024
713/827-7074 Tr/o$8 Mil
Hd: Walter R. Berger, VP&TO

RIVER OAKS BANK & TRUST CO.
2001 Kirby Drive 77019
713/526-2211 Tr$305 Mil
Hd: James F. Hurley, ExecVP-TrDiv&TO
PersTr: Charles L. Ehrhardt, III, VP&TO
CorpTr,EmplBen: Ken G. Altvater, VP&TO
TrInv: Eugene A. Schwinger, ExecVP
ComTrF,EmplBen: Rudy M. Thomas, VP
James A. Jackson, VP
TrOpers: Thomas J. Radigan, Jr., Sr&TO
Nb: Kenneth W. Ostrowski, VP&TO

TEXAS COMMERCE BANK,NatAssn
P.O. Box 2558 77252
713/236-4466 Tr$3.7 Bil
Hd: William H. Davis, ExecVP&ExecTO
PersTr,Nb: William A. Swank, ExecVP&TO
ComTrF,TrInv: Geoffrey P. Raymond, SrVP&CIO
EmplBen,Nb: John Kesner, SrVP&TO
CorpTr,TrOpers,Nb: Richard L. Melton, SrVP&TO

Huntsville

FIRST NATIONAL BANK
1300 11th, P.O. Box 659 77340
409/295-5701 Tr$3 Mil
Hd: Shelly Mathis

HUNTSVILLE NATIONAL BANK
77340
409/295-3701 Tr$1.5 Mil
Hd: T. W. Keeland, ChmBd,Pres&TO
TrOpers: Ginger Allen, AsstTO

Irving

TEXAS COMMERCE BANK-IRVING
P.O. Box 1285 75060
214/254-8121 Tr$14 Mil
Hd,TrInv,Nb: Daniel W. Klein, SrVP&Mgr
Admin,TrOpers: Janice Bruner, VP&TO
EmplBen: J. Randall Farrow, TO

Kerrville

CHAS. SCHREINER BANK
P.O. Box 1030 78028
512/896-3111 Tr$30 Mil
Hd,TrInv,Nb: Jim W. Westbrook, VP&TO
PersTr,CorpTr,EmplBen: Randle R. Williams, VP&TO
TrOpers,ComTrF: Wes Dorman, TO

FIRST NATIONAL BANK OF KERRVILLE
301 Junction Hwy.
P.O. Box 1308 78028
512/896-2424 Tr$15 Mil
Hd: Kittredge Werlein, SrVP&TO
PersTr: Philip S. Jacobs

La Grange

THE FIRST NATIONAL BANK
141 West Colorado St. 78945
409/968-3136 Tr/u$1 Mil
Hd: Virginia Schroeder, Pres

Lamesa

THE FIRST NATIONAL BANK OF LAMESA
P.O. Box 341 79331
806/872-8311 Tr$7.6 Mil
Hd: Dallas W. Woods, VP&TO

LAMESA NATIONAL BANK
P.O. Box 301 79331
806/872-5457
Hd: Elwood Freeman, Pres&TO
John J. Hegi, VP&TO
TrOpers: Don J. Burda

Laredo

INTERNATIONAL BANK OF COMMERCE
P.O. Box 1359 78040
512/722-7611 Tr/o$1.9 Mil
Hd: Arnold Cisneros, VP

LAREDO NATIONAL BANK
P.O. Box 59 78040
512/723-1151 Tr$65 Mil
Hd: Richard N. Hansen, SrVP
A. B. Barrera, SrVP&SrTO
Joaquin Romero, Jr., VP&TO
TrOpers: Fran L. Sherwood, AsstVP&TO
Norma Machado, TOpO

UNION NATIONAL BANK
P.O. Box 699 78040
512/724-8081 Tr$4 Mil
Hd: Ray Shaw

League City

LEAGUE CITY BANK & TRUST
305 Main St. 77537
713/332-1541 Tr$1 Mil
Hd: Robbye R. Waldron, VP&TO
TrOpers: N. Ed Divers

Over 4,700 Banks & Trust Companies subscribe to TRUSTS & ESTATES

TEXAS (Cont'd)

Levelland

FIRST NATIONAL BANK
P.O. Drawer F 79336
806/894-3101 Tr$11.5 Mil
Hd: Bob Veretto, SrVP&TO

TEXAS AMERICAN BANK/LEVELLAND
P.O. Drawer L 79336
806/894-6111 Tr$2 Mil
Hd: Tim Cooper, TO

Liberty

FIRST LIBERTY NATIONAL BANK
P.O. Box 752 77575
409/366-6471 Tr/u$2 Mil
Hd: Charles W. Fisher, Jr., TO

Longview

EAST TEXAS BANK & TRUST CO.
P.O. Box 5818 75608
214/759-2701 Tr/u$1 Mil
Hd,PersTr: Emory D. Mahan, Pres&TO

FIRST NATIONAL BANK
P.O. Box 2432 75601
214/753-2622 Tr$27 Mil
Hd: W. R. Blackwell, SrVP&TO

LONGVIEW BANK & TRUST CO.
P.O. Box 3188 75606
214/753-7681 Tr$1.25 Mil
Hd: Dale Hamilton, VP

Lubbock

AMERICAN STATE BANK
P.O. Box 1401 79408
806/763-7061 Tr$52 Mil
Hd: E. H. Elliott, VP&TO
PersTr: John Cammack, VP&TO
CorpTr,ComTrF,EmplBen,TrOpers: Wade Wilson, VP&TO

FIRST NATIONAL BANK
P.O. Box 1241 79408
806/765-8861 Tr$126 Mil
Hd: Joe Dale Bryan, SrVP&TO
PersTr: Steve Exter, VP&TO
Stuart Robertson, TO
Karen Wilson, AsstTO
TrInv: Amon Proctor, VP&TrInvO
EmplBen: Suzanne Meyer, AsstVP&TO
Wanda Mainbourg, AsstTO&AsstCsh
ComTrF,TrOpers: Jim Morton, TOpO
Nb: Bill Leavell, TrMktgO

REPUBLIC BANK LUBBOCK,N.A.
P.O. Box 1469 79408
806/762-8800 Tr$104 Mil
Hd,TrInv: Harry A. Knight, SrVP&TO
PersTr: James R. Garrison
Joyce Cozzens
EmplBen,TrOpers: Carole Lyons

TEXAS COMMERCE BANK,NatAssn
P.O. Box 841 79408
806/763-3471 Tr$25 Mil
Hd: Walter Taylor, SrVP&TO
PersTr: Jeanelle Ward, VP&TO
TrOpers: Sherry Burger, TOpO

Lufkin

FIRST CITY NATIONAL BANK OF LUFKIN
P.O. Drawer 789 75901
409/63[illegible]1 Tr$40 Mil
Hd: [illegible] Zeagler, SrVP&TO
TrOpers: Tommy Rainey, VP&TO

REPUBLICBANK LUFKIN
P.O. Box 410 75901
409/639-8328 Tr$72.5 Mil
Hd,PersTr: Karl E. Lemke, SrVP&TO
PersTr: Mary Ann Langford
EmplBen: Lindon L. Baker
TrOpers: Myrna Dennis

Mansfield

MANSFIELD STATE BANK
P.O. Box 619 76063
817/473-9311
Hd: Larry Kilgore, Pres

Marshall

MARSHALL NATIONAL BANK
101 E. Austin St. 75670
214/938-7781 Tr$28 Mil
Hd: Jonathan A. Moore, SrVP&ExecTO
PersTr: T. R. Jackson, VP&SrTO
TrInv: C. C. Brassell, Jr., VP
TrOpers: Ada Watson, AsstVP&TO

McAllen

McALLEN STATE BANK
P.O. Box 1300 78501
512/686-1733 Tr$57 Mil
Hd: Robert G. Williams, SrVP&TO
CorpTr,EmplBen: R. Geof Naugle, EmplBenO
PersTr,EstAdm: Mary L. Henry, AdmO
H. Ray Lewis, AsstTO
TrOpers: Marijean Terry, AsstVP&AsstTO

TEXAS COMMERCE BANK-McALLEN,NatAssn
P.O. Box 1000 78501
512/682-2401 Tr$47 Mil
Hd,PersTr,CorpTr,EmplBen,Nb: Stafford W. Burroughs, SrVP&SrTO
PersTr,ComTrF,Nb: Nita Calvert, VP&TO
PersTr,Bd: Ron Miller, AsstTO
TrOpers: Amy Nelson, AsstTO
EmplBen: Donna Dudek, EmplBenAdm

McGregor

FIRST NATIONAL BANK
P.O. Box 387 76657
817/840-2836 Tr$2.7 Mil
Hd: William Zacharias, Chm&TO
Gordon Gardner, Pres&TO
Mike Beard, TO

McKinney

TEXAS AMERICAN NATIONAL BANK/ McKINNEY
P.O. Box 430 75069
214/542-1261 Tr$5 Mil
Hd,PersTr,TrInv,TrOpers,Nb: J. L. Bradshaw, ExecVP&TO
TrOpers: R. W. Winders, SrVP&TO

Midland

FIRST CITY NATIONAL BANK OF MIDLAND
P.O. Box 10966 79702
915/685-5300 Tr$292 Mil
Hd,Nb: J. K. Jones, SrVP&TO
TrInv,ComTrF: R. Powers Duvall, CFA,VP&TrInvO
EmplBen: Jeff Scribner, TO
PersT&E: Charles Greene, VP&TO
TrOpers: Dan Sellers, VP&TO
RE: Don L. Parks, VP&TO
Oil&Gas: Will Hall, VP&TO

FIRST NATIONAL BANK
P.O. Box 270 79702
915/685-2000 Tr$471 Mil
Hd: Bill J. Hill, SrVP&TO
PersTr: David Lindemood, VP&PerAdmMgr
Est: John A. Bates, VP&EstAdmMgr
CorpTr: Cal White, VP&CorpSvcsMgr
TrInv: Bill Brown, VP&TrInvO
TrRE: Robert Boothe, VP&TrPropMgr
TrOpers: Norm Cass, VP&TOMgr
Nb: Jimmy Boyle, VP&BdMgr

TEXAS AMERICAN BANK/MIDLAND
P.O. Box 3118 79702
915/683-5281 Tr$30 Mil
Hd: Thomas M. Bruner, ExecVP&TO
EmplBen: Les Dean, AsstVP&TO
TrOpers: Richard E. Dunnan, AsstVP&TOpO

Mount Pleasant

GUARANTY BANK
P.O. Box 1158 75455
214/572-9881 Tr/o$1.3 Mil
Hd: Bill G. Jones, ChmTrCom
PersTr,CorpTr,TrInv,Nb: Jonice Crane, ExecVP
EmplBen,TrOpers: Harry Sivess, AsstTO

INTERFIRST BANK MT. PLEASANT,N.A.
P.O. Box 71 75455
214/572-9811 Tr$3 Mil
Hd,PersTr,TrOpers,Nb: Margaret Spann, TO
TrInv,Nb: John G. Tolbert, ExecVP&TO

Muleshoe

MULESHOE STATE BANK
P.O. Drawer K 79347
806/272-4561
Hd: Bob Finney, Pres

Nacogdoches

COMMERCIAL NATIONAL BANK
P.O. Box 847 75961
409/569-8251 Tr$7.5 Mil
Hd: T. E. Choate, Pres&TO
Thos. W. Baker, Chm&SrTO
PersTr,CorpTr,TrInv,ComTrF,EmplBen,TrOpers, Nb: Michael C. Haas, TOpO
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Jackie Prince, VP&TO
Patty Pierce, AsstTO

FREDONIA STATE BANK
P.O. Box 887 75963-0887
409/564-6191 Tr/u$1 Mil
Hd: A. L. Mangham, Jr., Pres

STONE FORT NATIONAL BANK
P.O. Drawer 988 75961
409/564-4624 Tr$3 Mil
Hd: Michael Mitchell, SrVP,Csh&TO
Fay George, AsstTO

Navasota

FIRST NATIONAL BANK
P.O. Drawer 551 77868
409/825-6401
Hd: Benton Dedmon

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

TEXAS (Cont'd)

New Braunfels

TEXAS COMMERCE BANK-NEW BRAUNFELS,N.A.
P.O. Box 251 78130
512/625-7541 Tr$6.9 Mil
Hd: R Al Leach, VP&TO

Odessa

BANK OF THE SOUTHWEST-ODESSA
P.O. Box 2632 79760
915/368-8243 Tr$75 Mil
Hd: Toby G. Tripp, SrVP&TO
PersTr,Nb: Edwin J. Stuart, VP&TO
ComTrF,TrOpers: Sidney Armentrout, TOpO
EmplBen: Larry Riley, VP&TO
Admin: Mary Jane Smith, AsstVP&TO

INTERFIRST BANK ODESSA, N.A.
P.O. Box 4789 79760
915/332-7311 Tr$73 Mil
Hd: Larry Melton, SrVP&SrTO
PersTr: Richard Horstman, VP&TO
Carolyn Stockton, VP&TO
EmplBen: Joan Johnson, VP
Sara Ferguson, AsstTO
TrOpers: Oscar Juarez, TOpDir

NATIONAL BANK OF ODESSA
1330 E. 8th
P.O. Box 634 79760
915/332-0141 Tr$24 Mil
Hd,PersTr,TrInv,Nb: Larry D. Riley, VP&TO

TEXAS COMMERCE BANK
P.O. Box 4797 79760
915/337-5261 Tr$60 Mil
Hd: LaDoyce Lambert, ExecVP
EmplBen: Jean Dwyer, VP
TrOpers: Helen Jo Stubblefield, TO

Orange

COUNTY NATIONAL BANK
P.O. Box 1029 77630
409/883-9367 Tr/u$1 Mil
Hd: B. W. Briggs, Pres&TO
TrOpers: Mrs. Elrita Eikenhorst, Csh

UNITEDBANK-ORANGE
P.O. Box [illegible]69 77630
409/886-7424 Tr$1.7 Mil
Hd: S. O. Stoffer, VP&TO

Palestine

EAST TEXAS NATIONAL BANK
P.O. Drawer 770 75801
214/729-6043 Tr$4 Mil
Hd: David G. Bucher, VP&TO

ROYALL NATIONAL BANK
P.O. Box 318 75801
214/729-6944 Tr$4 Mil
Hd: Mrs. Hazel Averitte, TO

Paris

FIRST CITY NATIONAL BANK OF PARIS
P.O. Drawer 779 75460
214/785-0351 Tr$6 Mil
Hd: Gordon Hogue, SrVP&Csh

Pecos

SECURITY STATE BANK
P.O. Box 2037 79772
915/445-9000
Joe E. McDowell, TO

Perryton

FIRST NATIONAL BANK
P.O. Box 929 79070
806/435-3676
Hd: Bruce E. Julian, SrVP&TO

Plainview

CITY NATIONAL BANK OF PLAINVIEW
P.O. Box 1180 79072
806/293-1311 Tr$11.8 Mil
Hd: Mack Hunter, SrVP&ExecTO
TrOpers: Susan Hinton, AsstTO
TrAdmin: Tommy McMillan, AsstTO
Paul Leach, VP

FIRST NATIONAL BANK
P.O. Box 580 79072
806/293-5381 Tr$2 Mil
Hd David Wilder

HALE COUNTY STATE BANK
P.O. Box 970 79072
806/293-3635 Tr$7.8 Mil
Hd: Leota Thornton, VP&ExecTO

Port Arthur

ALLIED MERCHANTS BANK
P.O. Box 400 77640
409/985-8851 Tr$20 Mil
Hd: John F. Stegbauer, VP&TO
TrOpers: Linda Stevenson, AsstTO

FIRST NATIONAL BANK
P.O. Box 651 77640
713/983-5601 Tr$13.5 Mil
Hd,CorpTr,TrInv,Nb: John Hilficker, VP&SrTO
PersTr,EmplBen,TrOpers: Merle Duplantis, TO

SABINE BANK
P.O. Box 3317 77640
713/982-5741, Ext. 238 Tr/u$1 Mil
Hd,Nb: Charles A. Thompson, SrVP&TO
TrOpers: Virginia Lalonde, AsstTO

Port Lavaca

FIRST NATIONAL BANK IN PORT LAVACA
P.O. Box 7 77979
512/552-6726 Tr/u$1 Mil
Hd: W. H. Bauer, Jr., Pres&TO
W. F. Tanner, SrVP&TO

FIRST STATE BANK & TRUST CO.
P.O. Box 228 77979
512/552-9771 Tr$5 Mil
Hd: James McSpadden, ExecVP&TO

Quanah

SECURITY NATIONAL BANK
P.O. Box 389 79252
817/663-2768 Tr/u$1 Mil
Hd: James P. Tapp, Pres&TO
Weldon Tabor, Chm

Ralls

SECURITY STATE BANK & TRUST CO.
P.O. Drawer A[illegible] 79357
806/253-2511 Tr$5 Mil
Hd: Gene McLaughlin, Pres
TrOpers: Jane Sechr[illegible]

Richardson

BANCTEXAS RICHARDSON,N.A.
P.O. Box 827 75080
214/235-1201 Tr$19 Mil
Hd,TrInv,EmplBen,Nb: Don Price, SrVP&TO
PersTr,CorpTr: Stephen B. Brown, VP&TO
EmplBen: Pat Cole, AsstTO
TrOpers: Virginia Redfearn, TO

FIRST CITY BANK OF RICHARDSON
P.O. Box 308 75080
214/231-7171 Tr$11 Mil
Hd: Donna Norton, VP&TO

The Directory of Trust Institutions is included in a T&E subscription!

Richmond

REPUBLICBANK RICHMOND
P.O. Box 579 77469
713/342-3736
Hd: Robert L. Ruehman, Pres
A. E. Myers, SrTO
E. W. (Blair) Myska, TO

Rockwall

FIRST STATE BANK
P.O. Box 98 75087
214/722-5353 Tr/u$1 Mil
Hd: Johnnie W. Ray
EmplBen: David L. Cook

San Angelo

CENTRAL NATIONAL BANK
P.O. Box 2088 76901
915/655-0561 Tr/o$100 Mil
Hd: Don Parker, ExecVP
PersTr: William F. Collins, VP&TO
PersTr: Lynn Jonas, AsstTO
PersTr: Bettye Morrow, TO
TrOpers: Marcia Johnson, TO
Nb: Pierce Hoggett, VP&TO

FIRST CITY NATIONAL BANK
P.O. Box 4031 76902
915/655-2080
Hd: Ricky L. Sharp, SrVP&TO
Evelyn R. Richardson, TO
Pat Hines, TO

TEXAS COMMERCE BANK, SAN ANGELO
P.O. Box 5291 76902
915/653-1491 Tr$60 Mil
Hd: Spencer Kissell, SrVP&TO
TrOpers: Betty Galyon, VP&TO
TrAdmin: Rhea Cooke, VP&TO
William Richie, Jr., AsstTO
Nancy Schraer, AssTO

TEXAS STATE BANK
P.O. Box 3186 76902
915/949-3721 Tr$2.5 Mil
Hd: Arch Black, Pres

San Antonio

ALAMO NATIONAL BANK
P.O. Box 900 78293
512/271-8632 Tr$163 Mil
Hd: Fred C. Groos, Jr., SrVP&SrTO
PersTr: John M. Oppenheimer
TrInv: Stuart Wester
TrOpers: Dan M. Remick
EmplBen: Blaine R. Hall, Jr.

FIRST CITY BANK-CENTRAL PARK
P.O. Box 32367 78284
512/341-4641 Tr$12 Mil
Hd: Raymond R. Fletcher, VP&TO
TrOpers: Sheryle K. Zaitz, AsstVP&TO

FROST NATIONAL BANK
P.O. Box 1600 78296
512/220-4431 Tr$1.04 Bil
Hd: Richard Kardys, SrVP&ExecTO
PersTr: Fred C. Davis, Jr., SrVP
TrInv: Vernon D. Torgerson, Jr., SrVP
EmplBen: Charles A. Thompson, VP
TrOpers: Karen Smith, VP
Nb: David W. Finger, SrVP
Tax: C. LaMar Gemberling, VP

GROOS NATIONAL BANK
P.O. Box 1330 78295
512/223-6111 Tr$65 Mil
Hd,PersTr,ComTrF,TrInv: John M. Heard, SrVP
CorpTr,TrOpers,TDP: Janet Ma[illegible]jek, AsstTO
EmplBen,Nb: Joyce Simmons, AsstTO

INTERFIRST BANK SAN ANTONIO,N.A.
P.O. Box 1120 78294
512/223-1212 Tr$45 Mil
Hd: Robert D. Conroy, SrVP&TO
PersTr: Rebecca Cotton, VP&TO
CorpTr,EmplBen: Carlo F. Presti, VP&TO
TrOpers: Gene Runnels, TOpO

NATIONAL BANK OF COMMERCE OF SAN ANTONIO
P.O. Box 121 78291
512/225-2511 Tr$808 Mil
Hd: John M. Johnston, SrVP&ExecTO
EstAdmin,Pers&Fam: Robert W. Carlson, VP&SrTO
CorpTr: Anthony J. Shedrock, AsstVP&TO
TrInv: Jesse H. Miller, VP&SrTO
Plng&Reporting: Ethel K. Pullen, VP&SrTO
RE,Oil,Gas&Min: Gene L. Dunbar, VP&SrTO
EmplBen: Mark Freeman, VP&SrTO
TrOpers: Lyndon N. Heimer, VP&SrTO
Nb: Patricia A. Flynn, AsstVP&TO

REPUBLICBANK SAN ANTONIO
P.O. Box 300 78291
512/227-3292 Tr$122 Mil
Hd: Kenneth P. Courtright, SrVP&SrTO
PersTr,Nb: Mary E. Withoff, TO
Dane W. Harlan, TO
CorpTr: G. Alfred Erler, VP&TO
EmplBen: Wilbur W. Noltensmeyer, VP&TO
Virginia L. Henderson, EmplBenRep
TrInv: David B. Hamilton, TrInvO
EstAdmin: J. Craig King, VP&TO
TrCoun: Ed Zellers, TO&TrCoun
TrOpers: Audrey K. Morris, TOpO

SAN ANTONIO BANK & TRUST CO.
P.O. Box 1228 78294
512/227-5151 Tr/o$100 Mil
Hd: Thomas C. Hurst, SrVP&TO
Nb: Elizabeth Kromer, VP&TO
Oil&Gas: Royal King, VP&TO

San Benito

SAN BENITO BANK & TRUST CO.
P.O. Drawer 1911 78586
512/399-1326 Tr$105 Mil
Hd,TrInv: Douglas Kelly, VP&TO
PersTr,CorpTr,ComTrF,TrOpers,Nb: Cherie Archibald
TDP: John Mark

San Marcos

STATE BANK & TRUST CO.
P.O. Box 649 78666
512/396-4411 Tr$2.7 Mil
Hd: J. R. Thornton, Chm,Pres&TO

Seymour

THE FIRST NATIONAL BANK
201 North Washington St. 76380
Tr/u$1 Mil
Hd: Gene D. Adams, Pres&TO
Darrell W. Adams, AsstVP&AsstTO

Sherman

GRAYSON COUNTY STATE BANK
P.O. Box 430 75090
214/892-2181 Tr$3 Mil
Hd: Jerry L. Talley, Pres&TO

MERCHANTS & PLANTERS NATIONAL BANK
P.O. Box 280 75090
214/893-5111 Tr$40 Mil
Hd,Nb,EmplBen: Philip McKinzie, SrVP&TO
TrInv,PersTr,ComTrF: W. Clayton Fulton, AsstVP&TO
TrOpers,PersTr,CorpTr: Joe S. Patane, TO
PersTr,AdmAsst: Jean Lively, AsstTO

Silsbee

SILSBEE STATE BANK
P.O. Box 487 77656
713/385-2831
Hd: W. A. Barclay, Jr., Pres&TO

Spearman

FIRST STATE BANK
P.O. Box 247 79081
806/659-2526
Hd: Verna L. Shirley, VP&TO

Stephenville

STEPHENVILLE BANK & TRUST CO.
P.O. Box 998 76401
817/965-5036 Tr$1.2 Mil
Hd: Dale P. DeShazo, VP&TO

Sweetwater

FIRST NATIONAL BANK
P.O. Box 660 79556
915/235-8631 Tr$14 Mil
Hd: Catherine Allison, SrVP&TO
EmplBen: Don Allen

Temple

FIRST NATIONAL BANK
P.O. Box 70 76503
817/773-2115 Tr$18.5 Mil
Hd: William J. Stokes, SrVP&TO
Jean Garner, TO

INTERFIRST BANK TEMPLE,N.A.
100 W. Adams Ave. 76501
817/778-4421 Tr$10 Mil
Hd: A. David Uechi, SrVP&TO
PersTr: June Grimes, AsstTO

Terrell

AMERICAN NATIONAL BANK
P.O. Box 40 75160
214/563-2611 Tr$12.75 Mil
Hd: R. C. Hulsey, Pres&TO
TrInv: Keith Koets, AsstVP&TO
PersTr,EmplBen: Elizabeth Mirick, TO
EmplBen,Nb: T. Manley Brittain, VP&TO
TrOpers: Beverly Hendrickson, TOpO

Texarkana

STATE FIRST NATIONAL BANK
P.O. Box 8000 75502
501/773-4541 Tr$63 Mil
Hd,PersTr: Gregory S. Torrence, VP&TO
CorpTr,TrInv,EmplBen: James Pat Bell, VP&TO
ComTrF,TrOpers: Brenda S. Engster, TO
Betty Anthony, AsstTO

TEXARKANA NATIONAL BANK
P.O. Box 451 75504
214/792-7166 Tr$45 Mil
Hd,PersTr: Cloys V. Johnson, SrVP&TO
ComTrF,TrInv: Basil S. Hoag, Jr, VP&TO
EmplBen,TrOpers: Thomas E. Jones, Jr., AsstTO

Tulia

FIRST NATIONAL BANK
P.O. Box 47 79088
806/995-3575 Tr$20 Mil
Hd: Pascal J. Hosch, SrVP&TO
TrOpers: Bettye Stout

FIRST STATE BANK
P.O. Box 28 79088
806/995-4151 Tr$1 Mil
Hd,PersTr,EmplBen,TrOpers: Mike Mauldin, VP&TO

Tyler

FIRST CITY NATIONAL BANK OF TYLER
P.O. Box 2020 75710
214/595-1941 Tr$140 Mil
Hd: John H. Barr, SrVP&TO
PersTr: E. H. Norment, VP&TO
TrOpers: Robert E. Warner, Jr., VP&TO
TrInv: John D. Rogers, VP&TO
EmplBen: Gary B. Williams, VP&TO

INTERFIRST BANK, TYLER, N.A.
P.O. Box 2001 75710
214/595-5555
Hd: Nelson K. Smith, SrVP&TO
PersTr: John W. Noble, VP&TO
EmplBen: Bonnie Byars
TrOpers: Richard Holland

REPUBLICBANK TYLER
P.O. Box 2009 75710
214/595-3771 Tr$25 Mil
Hd: Clyde L. Gilmer, Jr., SrVP&TO
TrOpers,TDP: Peggy Kirkley, AdminO

SOUTHSIDE STATE BANK
P.O. Box 1079 75710
214/593-8233 Tr$2.5 Mil
Hd: B. G. Hartley, Pres
PersTr,CorpTr,TrInv,ComTrF,TrOpers,Nb: Sam Dawson, VP
EmplBen: Marjoree Glover, VP

Uvalde

FIRST STATE BANK OF UVALDE
P.O. Box 1908 78801
512/278-6231 Tr$10 Mil
Charles E. Reed, SrVP&TO
L. Melvin Crouch, SrVP&TO

Vernon

WAGGONER NATIONAL BANK
P.O. Box 2271 76384
817/552-2511 Tr$22 Mil
Hd: Robert A. Lightfoot, Jr., SrVP&SrTO
Mrs. Lou Ingle, VP&TO

Victoria

FIRST VICTORIA NATIONAL BANK
P.O. Box 1338 77901
512/573-6321 Tr$125 Mil
Hd: Elvin Koehn, SrVP&TO

VICTORIA BANK & TRUST CO.
P.O. Box 1698 77901
512/573-5151 Tr$143 Mil
Hd,Nb: Jack R. Morrison, ExecVP&ExecTO
PersTr: Michael M. Kelly, SrVP&SrTO
CorpTr: Charles A. Kutchka, VP&TO
TrInv,ComTrF,EmplBen: Larry G. Justiss, VP&TO
PropMgt: James S. Kiening, VP&TO
TrOpers: Dan Webster, VP&TO

Waco

FIRST NATIONAL BANK
P.O. Box 950 76703
817/754-5431 Tr$142 Mil
Hd: John E. Dagley, SrVP&SrTO
PersTr: Stephen W. Herbert, VP&TO
CorpTr: Beverly G. Pettigrew, VP&TO
TrInv: William Parks, VP&TrInvO
ComTrF,TrOpers: Peggie Mitchell, VP&TO
EmplBen: Johnny G. Giotes, VP&TO

REPUBLIC BANK, WACO, N.A.
P.O. Box 829 76703
817/753-6461 Tr$200 Mil
Hd: Bruce Price, SrVP&TO
PersTr,Nb: Charles D. Jones, VP&TrCoun
CorpTr,TrOpers,TDP: Wiley E. Oliver, III, VP&TO
TrInv: Rae Carter, TO
EmplBen: Fred M. Worley, Jr., VP&TO

TEXAS NATIONAL BANK
P.O. Box 2299 76703
817/756-2151 Tr$24 Mil
Hd,PersTr,CorpTr,TrInv: Rex W. Kyle, VP&TO
ComTrF: Sharon Young, AsstTO

Weatherford

FIRST NATIONAL BANK
P.O. Box 730 76086
817/594-7481 Tr/u$1 Mil
Hd: William E. Hurley, ChmBd&TO

Webster

BAY AREA BANK & TRUST
218 Nasa Blvd. 77598
713/332-5521 Tr$15 Mil
Hd: Robbye E. Waldron, VP&TO
TrOpers: Ed Divers, VP&TO

TEXAS (Cont'd)

West Columbia

FIRST CAPITOL BANK
P.O. Drawer 308 77486
409/345-3141 Tr/u$1 Mil
Hd: Mike Neff, Pres

Wichita Falls

FIRST-WICHITA NATIONAL BANK
P.O. Box 540 76307
817/322-7861 Tr$192 Mil
Hd: John P. League, ExecVP&SrTO
PersTr: Jerry Schnedorf, VP&TO
TrInv: W. Lewis Campbell, SrVP
EmplBen: David I. Ramsey, VP&TO
TrOpers: Don Haerry, VP&TO
RE&Min: Richard Rippy, VP&TO

INTERFIRST BANK WICHITA FALLS,N.A.
P.O. Drawer 60 76307
817/723-2771 Tr$125 Mil
Hd,PersTr,TrInv: Stephen R. Lindemood, SrVP
Est,PersTr: R. Landon Winstead, Jr., VP&TO
EmplBen,PersTr: John Kable, AsstVP&TO
PersTr: Robert Felty, TO
TrOpers: Linda Metcalf, AsstVP&TO

UTAH

Ogden

BANK OF UTAH
2605 Washington Blvd.
P.O. Box 231 84402
801/621-8512 Tr$10 Mil
Gary M. Peterson, VP&TO
Carol A. Thomas, AsstTO

COMMERCIAL SECURITY BANK
P.O. Box 9160 84409
801/621-1130 Tr$100 Mil
(Branch in Salt Lake City)
Hd,PersTr,EmplBen,Nb: David G. Moore, VP&SrTO
CorpTr: Jack Young, TrAcctgO
TrInv,ComTrF,TrOpers: Wm. Wallace Leathman, VP&TO
Stan Norton, AsstTO

FIRST SECURITY BANK OF UTAH,NatAssn
Trust Dept.
P.O. Box 1560 84402
801/621-0700 Tr$237 Mil
(Branch of Salt Lake City)
Hd: Jack D. Lampros, VP&TO
PersTr: Ralph W. Mitchell, TO
CorpTr: Lois G. Arrowsmith
EmplBen: Paul A. Price, TrCoun
TrOpers: Dennis M. Lacefield
Nb: O. Rex Child, AsstVP&TO

Provo

CENTRAL BANK & TRUST CO.
75 N. University Ave. 84601
801/375-1000 TrNp
Hd: C. Dee Sandgren, VP&TO

ZIONS FIRST NATIONAL BANK
111 North 200 St. 84601
801/374-1110
(Branch of Salt Lake City)
Lynn Hugley, TO

Salt Lake City

COMMERCIAL SECURITY BANK
50 South Main St.
P.O. Box 11299 84147
801/535-1000
(Branch of Ogden)
Hd: R. James Steenblik, VP&TO
David MacBeth, AsstTO

CONTINENTAL BANK & TRUST CO.
200 S. Main St. 84101
801/534-6075 Tr$100 Mil
Hd,Nb: Bert H. Elg, VP&TO
PersTr: William F. Dineen, TO
Prob: Gilbert M. Bean, TO
TrInv: Marvin J. Hammond, ExecVP
ComTrF: Glenn L. Snyder, TO
EmplBen: G. Marsden Cazier, TO
TrOpers: Elwood A. Blank, TO
TDP: Barbara Roberts, AsstTO

DESERET TRUST CO.
P.O. Box 11558 84147
801/363-2991
Hd: Harvey S. Glade, Pres
PersTr: Kay A. Young
TrInv: John L. Hunter
ComTrF: L. Conrad Bryner
TrOpers: Kent L. Martineau

FIRST INTERSTATE BANK OF UTAH
175 S. Main St.
P.O. Box 30169 84142
801/350-7130 Tr$305 Mil
Hd: George L. Moosman, SrVP&SrTO
PersTr: Lois Owen, VP&TO
CorpTr: J. H. Clark, AsstVP&TO
TrInv: Richard G. Horne, VP&TO
EmplBen: Anthony Vazulik, TO
TrOpers: Joyce Groesbeck, TO
Nb: Edward G. Richards, VP&TO

FIRST SECURITY BANK OF UTAH,NatAssn
P.O. Box 30007 84130
801/350-5361 Tr$795 Mil
(Branch in Ogden)
Hd: Thomas C. Cuthbert, SrVP&Mgr
PersTr: Robert A. Hatch, VP&TO
CorpTr: Robert S. Clark, VP&TO
CorpAgcy: Calvin E. Anderson, AsstVP
TrInv: David R. Pingree, Jr., VP
ComTrF: M. Eugene Bridges, VP&TO
EmplBen: Patricia A. Richards, VP&TO
TrOpers: J. Thomas Mestas, TOpMgr

HOLLADAY BANK & TRUST
2020 East 4800 South St. 84117
801/272-4275 Tr$.745 Mil
Hd: Ronald N. Spratling, Jr.

TRACY-COLLINS BANK & TRUST CO.
Main at 1st South St. 84111
801/328-3737 Tr$150 Mil
Hd: Frank E. Diston, ExecVP&SrTO
PersTr: Robert L. Terry, VP&TO
TrInv: Rob Norton, VP&TO
TrOpers: Robert J. Alleman, VP&TO
Probate: Ben Reitveld, VP&TO

VALLEY BANK & TRUST CO.
80 W. Broadway, Ste. 210
P.O. Box 450 84110
801/973-5394 Tr$87 Mil
Hd,Nb: David M. Bennett, VP&SrTO
TrInv: Siegfried B. Szoke, TO
PersTr,Nb,Agency: Ed A. Hagerman, VP&SrTO
TrOpers: Joyce Craig, TO
EmplBen: David C. Chambers, TO
EmplBen: Mark Feinauer, AsstTO
Escrows: Gary Horton, EscAdm

ZIONS FIRST NATIONAL BANK
1 Main St. 84110
801/524-4806 Tr$212 Mil
(Branch in Provo)
Hd: Peter K. Ellison, SrVP&SrTO
PersTr: David R. LeFevre, VP&TO
CorpTr: Emerle L. Crosland, VP&TO
TrInv: J. Chad Hamilton, VP&TO
EmplBen: Theo K. Dunham, VP&TO
TrOpers: David Van Wagoner, TO
Nb: Sterling E. Sumner, TO

Advertise in TRUSTS & ESTATES

The magazine that opens the door to the $500 Billion Trust Market!

For rates and information contact:
Charles E. Lloyd
Advertising Director
(404) 256-9800

VERMONT

Barre

FIRST VERMONT BANK & TRUST CO.
47 N. Main St. 05641
802/476-4135
(Branch of Brattleboro)
Gerrit R. Klop, TO

GRANITE SAVINGS BANK & TRUST CO.
36 N. Main St. 05641
802/476-3147 Tr$4 Mil
Hd,PersTr,CorpTr: George D. Milne, Pres&TO

Bellows Falls

BELLOWS FALLS TRUST CO.
P.O. Box 399 05101
802/463-4524
Hd,PersTr,CorpTr,TrInv,Nb: Joyce H. Miller, VP&TO
EmplBen: Paul C. Brandon, AsstTO
TrOpers: Phylis D. Nachajski
Mary B. O'Brien

Bennington

CHITTENDEN TRUST CO.
401 Main St. 05201
802/442-6396
(Branch of Burlington)
Hd: L. J. Beaulieu, VP&TO

FIRST VERMONT BANK & TRUST CO.
500 Main St. 05201
802/447-7533
(Branch of Brattleboro)
Hd: D. Rodman Thomas, TO
Admin: William E. Burfeind, TO

Brattleboro

FIRST VERMONT BANK & TRUST CO.
P.O. Box 823 05301
802/254-8711 Tr$200 Mil
(Branches in Barre, Bennington, Rutland & Woodstock)
Hd,Nb: Michael H. Venuti, Jr., SrVP&SrTO
PersTr,CorpTr: Joseph F. Cook, TO
TrInv: Frederick Hegemeister, VP&TrInvO
TrInv: Peter Sherlock, AsstIO
EmplBen: Kyle R. Fisher, EBO

VERMONT NATIONAL BANK
100 Main St. 05302
802/257-7151 Tr$100 Mil
(Branches in Burlington, Montpelier, Rutland & Woodstock)
Hd: John R. Davidson, SrVP&TO
PersTr,Nb: Russell W. Ellis, AsstTO
Jane B. Waysville, AsstTO
Barbara K. Hudson, AsstTO
TrInv,ComTrF: John H. Abel, AsstVP&TO
EmplBen: Bruce V. Allbee, VP&TO
Nb: John Latimer, AsstVP&TO

Burlington

CHITTENDEN TRUST CO.
P.O. Box 820 05402
802/658-4000 Tr$200 Mil
(Branches in Bennington and Woodstock)
Hd: Dale W. Good, ExecVP
PersTr,Nb: S. B. Richardson, VP&TO
TrInv,ComTrF: W. R. Nalchajian, VP&TrInvO
EmplBen: Ann Beverly, PenTO
CorpTr: J. M. Geise, TO
TrOpers: M. J. Bouchard, TOpO

THE HOWARD BANK
111 Main St., P.O. Box 409 05401
802/658-1010 Tr$175 Mil
Hd: Robert E. Pollak
PersTr: Evan C. Archer, Jr., VP-TrAdmin
CorpTr,TrInv,ComTrF,EmplBen: William S. Wolff, SrVP
TrOpers: Stanley O. Smith
Nb: George R. Sharrow
Est: Roger D. Giroux
ComTrF: Paul C. Washburn

THE MERCHANTS TRUST CO.
123 Church St., P.O. Box 1009 05402
802/658-3403 Tr$95 Mil
(Branch in North Bennington)
Hd: James T. Strouse, Pres&TO
PersTr,TrOpers: Susan J. Moses, VP&TO
Nb: Charles E. Gear, VP&TO
TrInv,ComTrF,CorpTr,EmplBen: David D. Steece, VP&TrInvO

VERMONT NATIONAL BANK
150 Bank St. 05401
802/862-6462
(Branch of Brattleboro)
PersTr,Nb: John Latimer, AsstVP&TO
EmplBen: Bruce V. Allbee, VP&TO

Derby

COMMUNITY NATIONAL BANK
P.O. Box 398 05829
802/334-7915
Hd: Arthur S. Judd, Jr., Pres&TO

Lyndonville

LYNDONVILLE SAVINGS BANK & TRUST CO.
P.O. Box 125 05851
802/626-8121 Tr$7.7 Mil
Hd: Jane M. Soulia, AsstTreas&TO
Nb: DuBois S. Thompson, Jr., ExecVP

Manchester Center

FACTORY POINT NATIONAL BANK
05255
802/362-2424 Tr$30 Mil
Hd: Townes M. Harris, Jr., VP&TO
Accts,Taxes,EmplBen: John R. Channing, AsstTO
TrOpers: Joyce W. Nolin, Supv
InvAn: Russell A. Cook, Conslt

★Montpelier

VERMONT NATIONAL BANK
13 State St., P.O. Box 399 05602
802/223-6311
(Branch of Brattleboro)
Hd: John Latimer, AsstVP&TO
TrOpers: Mrs. Barbara K. Hudson, AsstTO

Morrisville

THE UNION BANK
P.O. Box 667 05661
802/888-4925
Hd: Francis Welch, AsstTreas&TO

North Bennington

THE MERCHANTS TRUST CO.
05257
802/447-7545
(Branch of Burlington)
Hd: William J. Sylvester, VP&TO

Proctor

PROCTOR BANK
49 Main St. 05765
802/775-2525 Tr$110 Mil
(Branches in Rutland & Woodstock)
Hd: Clifford R. Thatcher, Jr., SrVP&TO
PersTr,EmplBen: Despo Thibodeau, AsstTO
TrInv: John R. Conant, VP&TO
ComTrF: Gareth M. Fay, TO
TrOpers: Barbara Stinson

Rutland

FIRST VERMONT BANK & TRUST CO.
89 Merchants Row 05701
802/773-3321
(Branch of Brattleboro)
Hd: William Heaslip, VP&TO
Admin: Steven Funk, TrAdmO

PROCTOR BANK
80 West St. 05701
802/775-2525
(Branch of Proctor)

VERMONT NATIONAL BANK
05701
802/775-0116
(Branch of Brattleboro)

St. Albans

PEOPLES TRUST CO.
25 Kingman St. 05478
802/524-2196 Tr$3 Mil
Hd: Neil H. Raymond

St. Johnsbury

CITIZENS SAVINGS BANK & TRUST CO.
P.O. Box 219 05819
802/748-3131 Tr$2.6 Mil
Hd: Jos. M. Sherman, Pres
Kay L. Collins, TO
Linda C. Drinkwater, AsstTO

Woodstock

CHITTENDEN TRUST CO.
61 Central St. 05091
802/457-1426
(Branch of Burlington)
Hd: R. E. Henning, VP&TO

FIRST VERMONT BANK & TRUST CO.
61 Central Street 05091
802/457-1066
(Branch of Brattleboro)
Hd: William R. Heaslip, VP&TO

PROCTOR BANK
24 Elm St. 05091
802/457-3535
(Branch of Proctor)
Hd: Henry V. Pelton, VP&TO

VERMONT NATIONAL BANK
2 The Green 05091
802/457-2660
(Branch of Brattleboro)
Hd: Russell W. Ellis, AsstTO

VIRGIN ISLANDS

Christiansted, St. Croix

VIRGIN ISLANDS TITLE & TRUST CO.
46 King St. (T&T) 00820-4984
809/773-0570
Hd: Janet M. Townsend, VP&TO

VIRGINIA

Abingdon

CENTRAL FIDELITY BANK, N.A., SOUTHWEST
P.O. Drawer F 24210
703/628-9194 Tr$7 Mil
Hd: Barry E. Whitaker, VP&TO
TrOpers: Kathy S. Moore

Alexandria

BURKE & HERBERT BANK & TRUST CO.
P.O. Box 268 22313
703/549-6600 Tr$25 Mil
Hd: W. Laird Warwick, VP&TO
TrOpers: Alice I. Thomas, VP&TO
Judith Cagnon, AsstTO

FIRST AMERICAN BANK OF VIRGINIA
330 N. Washington St. 22314
(Branch of McLean)
William R. Loichot, VP
Diane Yawn, VP

UNITED VIRGINIA BANK/ALEXANDRIA
515 King St., Box 179 22313
703/838-3073 Tr$2.4 Bil
(Branch of Richmond)
Hd: Malcolm S. Underwood, SrVP&TO
PersTr: D. Thomas Royster, Jr., VP&TO
TrInv: Richard D. Murphy, VP
EmplBen,Nb: K. L. Walker, AsstVP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: Robert W. Seale, VP

Altavista

FIRST NATIONAL BANK
P.O. Box 31 24517
804/369-4734 Tr/u$1 Mil
Hd: Robert H. Gilliam, Jr., Pres

Arlington

FIRST AMERICAN BANK OF VIRGINIA
1515 N. Court House Rd. 22201
(Branch of McLean)
Herbert Parker, VP

VIRGINIA NATIONAL BANK
3401 Columbia Pike 22204
703/892-3800 Tr$1.2 Bil
(Branch of Norfolk)
RegHd,PersCustSvcs: Ronald J. Murphy, VP&RegTO
EstSttlmt: Edward D. Berlien, VP&TO

Bassett

FIRST BASSETT BANK & TRUST
P.O. Box 586 24055
703/629-5311 Tr/o$20 Mil
Hd: H. B. Meador, Jr., VP&TO

Berryville

BANK OF CLARKE COUNTY
P.O. Box 391 22611
703/955-2510
Hd: William A. Bowerman

Blacksburg

NATIONAL BANK OF BLACKSBURG
100 S. Main St. 24060
703/552-2011 Tr$6 Mil
Hd: M. A. Lawrence, SrVP&TO

Bluefield

FIRST NATIONAL EXCHANGE BANK
P.O. Box 605 24605
703/322-4611
Hd: Glen Stirewalt, SrVP&CEO
Richard I. Cooley, SrVP

Bowling Green

UNION BANK & TRUST
P.O. Box 446 22427
804/633-5031 Tr$1 Mil
Hd: Walton Mahon, Pres

Charlottesville

ALBEMARLE BANK & TRUST CO.
Rte. 29 North
P.O. Box 6096 22906
804/973-4373 TrNp
Hd: David A. Jones, TO

CENTRAL FIDELITY BANK
200 E. Main St. 22902
804/979-2200 Tr$33 Mil
Hd,Nb: A. Ward Sims, VP&RTM
Admin: Mildred H. Sandridge, TO
Nancy F. Sullivan, AsstTO
TrOpersAdmin: Richard Roberts, VP&TO

FIRST VIRGINIA BANK-CENTRAL
P.O. Box 7466 22906
804/973-5311

NATIONAL BANK & TRUST CO.
P.O. Box 711 22902
804/977-1150 Tr$137 Mil
Hd: Channing W. Daniel, Jr., SrVP&TO
PersTr: Kenneth L. Neathery, Jr., TO
CorpTr: Richard T. Ergenbright, Jr., CTAdm
TrInv: Benjamin S. Bates, TrInvO
TrOpers: Robert C. McKeen, TOpO
Nb: Edwin E. Gatewood, Jr., VP&TO
EmplBen: Hugh M. Leavell, TO

VIRGINIA NATIONAL BANK
300 E. Main St. 22902
804/977-2211 Tr$1.2 Bil
(Branch of Norfolk)
RegHd,Nb: John T. Bazzare, VP&RegTO
PersCustmrSvcs: Roger W. Conant, VP&TO
EstSttlmt: William H. Savedge, VP&TO

Chesapeake

PEOPLES BANK
1321 Battlefield Blvd., N. 23320
804/547-4515 Tr$9.15 Mil
Hd: Townsend Oast, Pres
Edna T. Jewell, AsstTO

Christiansburg

THE BANK OF CHRISTIANSBURG
P.O. Box 119 24073
703/382-2975 Tr$10.2 Mil
Hd: Robert H. Phillips, SrTO
TrOpers: Ms. Juanita Spence

Clifton Forge

FIRST NATIONAL BANK
P.O. Box 633 24422
703/862-4251 Tr$1 Mil
Hd: H. L. King, VP&TO
TrOpers: B. H. Durvin, Jr., AsstVP&TO

MOUNTAIN NATIONAL BANK
P.O. Box 620 24422
703/862-4264 Tr$2 Mil
Hd: James C. Drewry, SrVP,Csh&TO
Mary C. Paxton, TO

Covington

FIRST VIRGINIA BANK-HIGHLANDS
P.O. Box 671 24426
703/962-6131 Tr$2 Mil
Hd: William Sanders, TO

Culpeper

SECOND NATIONAL BANK
P.O. Box 71 22701
703/825-4800 Tr$9 Mil
Hd: W. Douglas Kyle, Jr., SrVP&TO
J. Barry Kite, TO

Damascus

FIRST VIRGINIA BANK-DAMASCUS
P.O. Box 368 24236
703/375-3112 Tr/u$1 Mil
(Branch in Meadowview)
Hd: Clyde T. Combs, Pres

Danville

AMERICAN NATIONAL BANK & TRUST CO.
P.O. Box 19 24543
804/792-5111 Tr/o$27 Mil
Hd: E. Budge Kent, Jr., SrVP&TO
ComTrF: John B. Hall, Jr., TO
Margaret M. Newton, AsstTO
Linda D. Peatross, AdmAsst

BANK OF VIRGINIA TRUST COMPANY
530 Main St., P.O. Box 1478 24541
804/792-1211
(Branch of Richmond)
Hd: Henry Bennett, Jr., SrTO

FIRST & MERCHANTS NATIONAL BANK
341 Main St.
P.O. Box 401 24541
804/792-7111
(Branch of Richmond)
Hd: E. T. Glidewell, Jr., SrVP&TO

FIRST STATE BANK
P.O. Box 640 24541
804/793-4611 Tr/u$1 Mil
Hd: L. Wilson York, Pres
Charles H. Harris, TO

VIRGINIA BANK & TRUST CO.
336 Main St. 24541
804/793-6411 Tr/u$1 Mil
Hd: Elise G. Berkley, VP,ActgCsh&TO

SHEARSON
AMERICAN EXPRESS ®

Institutional Funds

- **Taxable and tax-exempt money market funds**
- **Individual state tax-exempt money market funds**
- **Private label funds**

Serving the institutional market exclusively. Supported by a team of highly experienced professionals located in key cities across the country.

For more information on the funds and the name of the institutional representative in your area, call 800-221-8120.

Fairfax

FIRST & MERCHANTS NATIONAL BANK
10440 Main St. 22030
703/276-4354
(Branch of Richmond)
Hd: Charles H. Gardner, Jr., VP&TO
Nb: Donald W. Weber, VP&TO

Falls Church

FIRST VIRGINIA BANK
Trust Dept.
6400 Arlington Blvd. 22046
703/241-4611
(Branches in Fredericksburg & Manassas)
Hd: A. Paul Lanzillotta, ExecVP-TrSvcs
PersTr: Charles J. Connor, Jr., VP&TO
TrInv,ComTrF: Mary E. Irvin, VP
EmplBen: Linda P. Golden, VP
TrOpers: Fred W. Dowell, Jr., VP
Nb: Bruce E. Tria, VP
EstAdmin: Robert G. Haug, VP&TO

Farmville

FIRST NATIONAL BANK
P.O. Box 467 23901
804/392-3126 Tr$12 Mil
Hd: John M. Lee, SrVP&TO
TrOpers: Thelma D. Llewellyn

Fredericksburg

FIRST VIRGINIA BANK
1001 Princess Anne St. 22401
703/373-3112
(Branch of Falls Church)
Lawrence J. Gorman, VP&TO
A. Thomas Embrey, III, AsstTO

Front Royal

FARMERS & MERCHANTS NATIONAL BANK
102 E. Main St. 22630
703/635-3134 Tr/u$1 Mil
Hd: John E. Burke, SrVP

Grundy

CUMBERLAND BANK & TRUST CO.
P.O. Box 709 24614
703/935-8151 Tr$1 Mil
Hd: Agnes Mullins, TO

Hampton

OLD POINT NATIONAL BANK OF PHOEBUS
P.O. Box 3392 23663
804/722-7451 Tr$38 Mil
Hd: W. Rodney Rosser, VP&TO
Robert F. Shuford, Pres&TO
TrOpers: Jacqueline B. Stearn, AsstTO

Harrisonburg

DOMINION TRUST COMPANY
RNB Center 22801
703/434-1331
(Branch of Roanoke)
Donald R. Myers, VP&RegMgr

VALLEY NATIONAL BANK
P.O. Box 1292 22801
703/433-2741
Hd: Bradley L. Elkins, VP&TO
Patty M. Mongold, AsstTO

Kilmarnock

CHESAPEAKE NATIONAL BANK
P.O. Box 1419 22482
804/435-1181 Tr$23.7 Mil
Hd: Thomas B. Denegre, Jr., SrVP&TO
TrOpers: Peggy E. Lawson, AsstTO

Leesburg

VIRGINIA NATIONAL BANK
P.O. Box 360 22075
703/777-7222 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Charles M. Collier, III, TO

Lexington

THE FIRST NATIONAL BANK OF LEXINGTON
P.O. Box 919 24450
703/463-3171 Tr$1 Mil
Hd: John A. Mapp, ChmBd,Pres&TO

Lynchburg

CENTRAL FIDELITY BANK,NatAssn
P.O. Box 700 24505
804/847-9420 Tr$225 Mil
Hd: William H. Russell, III, SrVP&TO
PersTr: Eugene J. Rummey, AsstVP&TO
CorpTr,EmplBen: William R. Saville, VP&TO
ComTrF,TrOpers: Faye M. Hesson, TO
Tax: Ann G. Ramsey, TxO
Nb: Thomas D. Gerhardt, VP&TO

FIRST & MERCHANTS NATIONAL BANK
801 Main St.
P.O. Box 600 24505
804/846-2701
(Branch of Richmond)
Hd: W. N. Mays, VP&TO
Nb: J. David Garmey, TO

UNITED VIRGINIA BANK/LYNCHBURG
P.O. Box 678 24505
804/847-2200 Tr$2.4 Bil
(Branch of Richmond)
Hd: John F. Richards, SrVP&TO
TrMgt: S. H. Williams, Jr., VP&SrTO
PersTrAdmin: Charles R. Cobb, VP&TO
TrInv: John M. Flippin, VP-Capitoline
EmplBen: Louis C. Dillon, VP&PenTO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: Richard A. Harris, Jr., AsstVP&TO

Manassas

FIRST VIRGINIA BANK
7900 Sudley Rd. 22110
703/241-4611
(Branch of Falls Church)
Hd: Bruce E. Tria, VP-TrSvcs

Marion

THE BANK OF MARION
P.O. Box 1067 24354
703/783-3116
Hd: Harold L. Blevins, Jr., Csh&TO

Marshall

MARSHALL NATIONAL BANK & TRUST COMPANY
22115
703/364-1555 Tr$12 Mil
Hd: George N. Slater, VP&TO
TrOpers: Janie Harlow, AsstTO

Martinsville

PIEDMONT TRUST BANK
P.O. Box 4751 24115
703/632-2971 Tr$205 Mil
Hd: Thomas W. Turner, VP&SrTO
PersTr: Douglas T. Ramsey, SrTO
TrOpers: Robert H. Dunn, Jr., VP&TO
TrInv: Robert H. Mitchell, TrInvO
EmplBen: John P. Beckett, Jr., TO
Nb: Ann S. Haley, TO
Tr&EstAdmin: Susan F. Stone, AsstTO
Taxes&Opers: Nena M. Lovell, AsstTO

UNITED VIRGINIA BANK/MARTINSVILLE
P.O. Box 4911 24112
703/632-6361 Tr$2.4 Bil
Hd: F. D. Fulton, SrVP&TO
PersTr: P. J. Turner, SrTO
TrInv,ComTrF: Stuart A. Smith, TrInvO-Capitoline
TrOpers: Betty P. Turner, Investor,TOpO
Nb: Paul J. Turner, TO
EmplBen: W. W. Bloxom, TO

McLean

BANK OF VIRGINIA TRUST COMPANY
1710 Goodridge Dr. 22102
703/750-7411
(Branch of Richmond)
Hd: William W. Huffman, VP
Nb: Terry N. Townsend, TO

FIRST AMERICAN BANK OF VIRGINIA
1970 Chain Bridge Road 22102
703/821-7566 Tr$420 Mil
(Branches in Alexandria & Arlington)
Hd: James R. Ayers, III
TrInv: Vicki M. Gustine
EmplBen: Priscilla R. Stanley, AsstVP
TrOpers: Patricia D. Bragg, VP

VIRGINIA NATIONAL BANK
6830 Old Dominion 22101
703/892-3567 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Charles M. Collier, III, TO

Meadowview

FIRST VIRGINIA BANK-DAMASCUS
24361
703/944-3129
(Branch of Damascus)
Hd: Clyde T. Combs, TO

Great ideas make a system great.
TRUSTWARE
The total automation system.
See our ad on pages 48 & 49
A Product of National Computer Systems
Trust Systems Division, NCS Center
1300 Center Drive, Dunwoody
Georgia [illegible]

VIRGINIA (Cont'd)

Newport News

BANK OF VIRGINIA TRUST COMPANY
3101 Washington Ave. 23607
804/599-7630
(Branch of Richmond)
Hd: Myra L. Reeves, SrTO

CENTRAL FIDELITY BANK
P.O. Box 97 23607
(Branch of Portsmouth)
Betty L. Rough, TO

FIRST & MERCHANTS NATIONAL BANK
2600 Washington Ave. 23607
804/247-2701
(Branch of Richmond)
Hd: Carl F. Burgdorf, II, VP&TO

UNITED VIRGINIA BANK/NEWPORT NEWS
2501 Washington Ave. 23607
804/247-4308 Tr$2.4 Bil
(Branch of Richmond)
Hd: Charles W. Higgins, Jr., VP&TO
Nb: Louis R. Lerner, TO
EmplBen: Hubert E. Swecker, AsstVP
CorpTr,InstitSvcs: W. William Wohlford, SrVP

Norfolk

DOMINION TRUST COMPANY
200 Monticello Ave. 23501
804/628-0400
(Branch of Roanoke)
Jeffrey B. Kelly, VP&RegMgr

FIRST & MERCHANTS NATIONAL BANK
One Bank St.
P.O. Box 3236 23514
804/466-5126
(Branch of Richmond)
Hd: Bill H. McKinnon, VP&TO
Nb: John M. Abbitt, SrTO

FIRST VIRGINIA BANK OF TIDEWATER
P.O. Box 3097 23514
804/628-6625
Hd: Gregory Oppedal
TrOpers: John H. Gayle, TOpO
Nb: James L. West, CLU, TO

UNITED VIRGINIA BANK/NORFOLK
P.O. Box 3127 23514
804/858-3366 Tr$2.4 Bil
(Branch of Richmond)
Hd: Richard B. Conger, SrVP&TO
PersTr: Bruce Bowden, VP&TO
TrInv: Robert R. Tripp, VP-Capitoline
EmplBen: Hubert E. Swecker, VP
CorpTr,InstitSvcs: E. William Wohlford, SrVP
Nb: James G. Miller, VP&TO

VIRGINIA NATIONAL BANK
One Commercial Pl. 23510
804/441-4000 Tr$1.2 Bil
(Branches in Arlington, Charlottesville, Leesburg, McLean, Richmond, Springfield, Virginia Beach & Waynesboro)
Hd: David G. Curry, CEO
PersTrSvcs: Griffin B. Deal, TrExecO
EstSttlmt: Ralph H. Park, SrVP&TO
Nb(Pers): Charles A. Weaver, SrVP&TO
BusTrSvcs,Nb: Bower R. Patrick, III, TrExecO
Admin(Corp): Malcolm S. Nielson, VP&CTO
Admin(EmplBen): Joseph L. Johnson, VP&PenTO
TrInv: Gerald H. Barnes, TrExecO
TrOpers/Sys: Ronald L. Blevins, SrVP&TO
ComTrF: Jane E. Newsome, TOpO

Norton

THE WISE COUNTY NATIONAL BANK
P.O. Box 248 24273
703/679-1191 Tr$10.5 Mil
Ms. Shirley Fay Wells, VP&TO
Nb: Leton Harding, Jr., AsstTO

Petersburg

FIRST & MERCHANTS NATIONAL BANK
150 N. Sycamore St. 23803
804/733-6410
(Branch of Richmond)
Hd: P. E. Gallaher, VP&TO

Portsmouth

CENTRAL FIDELITY BANK
P.O. Box 610 23705
804/466-2677 Tr$33 Mil
(Branch in Newport News)
Hd: William J. Moorhouse, VP&RegMgr
EmplBen: Virginia S. Roberts, VP&TO
PersTr: M. C. Curran, VP&SrTO

CITIZENS TRUST BANK
P.O. Drawer H 23705
804/398-9682 Tr$45 Mil
Hd: Richard R. Early, SrVP&SrTO
PersTr,TrOpers: Joyce H. DeBerry, VP&TO

Pulaski

BANK OF VIRGINIA TRUST CO.
P.O. Box 551 24301
703/980-2840
Hd: Archa Vaughan, Jr., TO

Radford

UNITED VIRGINIA BANK/RADFORD
1100 Norwood St. 24141
703/639-1625
(Branch of Richmond)
Hd: Perry G. Gorham, SrVP&TO
Nb: Lawrence E. Bowman, TO

★Richmond

BANK OF VIRGINIA TRUST COMPANY
P.O. Box 26311 23260
804/771-7554 Tr$450 Mil
(Branches in Danville, McLean, Newport News & Roanoke)
Hd: John T. McGrann, Pres
PersTr,Nb: Melvin E. Roach, SrVP
CorpTr: Betty L. Speegle, CTO
TrInv: W. Guy Williams, Jr., SrVP
ComTrF: F. Gordon Mabey, VP
EmplBen: Samuel R. Brent, VP
TrOpers: Agnes E. Moore, TO

CENTRAL FIDELITY BANK,NatAssn
P.O. Box 27602 23261
804/782-4271 Tr$325 Mil
Hd: Richard R. Wheeler, SrVP
PersTr: Wm. J. Cox, VP&TO
CorpTr: J. S. Craig, AsstVP
L. P. King, SrVP
TrInv: William N. Hyler, VP
ComTrF: Scarlett C. Ragland, TO
EmplBen: Richard H. Pittman, AsstVP
TrOpers: Gene A. Murray, VP
Nb: Robert C. Rogers, VP

CONSOLIDATED BANK & TRUST CO.
P.O. Box 10046 23240
804/771-5200 Tr/u$1 Mil
Hd: V. W. Henley, Pres&TO
PersTr,CorpTr: Sandra G. Williams, AsstTO

DOMINION TRUST COMPANY
803 E. Main St. 23210
804/788-9600
(Branch of Roanke)
Tyler B. Harris, VP&RegMgr

FIRST & MERCHANTS NATIONAL BANK
P.O. Box 26903 23261
804/788-2671 Tr$1.8 Bil
(Branches in Danville, Fairfax, Lynchburg, Newport News, Norfolk, Petersburg, Roanoke & Stdunton)
Hd: John D. Blackwell, ExecVP&SrTO
PersTr: Hugh K. Leary, SrVP&SrTO
CorpTr: J. Lee Judy, VP&CTO
TrInv: Stuart A. Sachs, SrVP
EmplBen: Robert F. Howard, VP&PTO
Nb: Don E. Griffith, SrVP&TO

SOUTHERN BANK
2nd & Grace Sts. 23241
804/782-6000 Tr/o$100 Mil
Hd: Rieman McNamara, Jr., VChm
PersTr: H. Warner Marshall, VP&TO
TrInv: John F. Newsom, III, TrInvO
CorpTr: Shelley S. Ivester, VP&TO
Nb: Charles H. Cline, VP
Est: Wayne Oplinger, VP&TO

UNITED VIRGINIA BANK
919 E. Main St.
P.O. Box 26665 23261
804/782-5204 Tr$2.4 Bil
(Branches in Alexandria, Lynchburg, Martinsville, Newport News, Norfolk, Radford, Roanoke & Staunton)
Hd,TrGp: B. Walton Turnbull, ExecVP
PersTr: William J. Lewis, SrVP
CapitalRegMgr: Henry W. Brockenbrough, SrVP&TO
NorthernRegMgr: Malcolm S. Underwood, SrVP&TO
EasternRegMgr: Richard B. Conger, SrVP&TO
WesternRegMgr: John F. Richards, SrVP&TO
TrOpers,Nb,TrMktg: Malcolm A. Buckey, Jr., SrVP
TrOpers,CorpTr,InstitSvcs: E. William Wohlford, SrVP
TrInv: Erwin H. Will, Jr., Pres-Capitoline
EmplBen: Stephen J. Hartman, VP
EmplBen,Nb: K. L. Walker, AsstVP

VIRGINIA NATIONAL BANK
707 E. Main St. 23219
804/782-0641 Tr$1.2 Bil
(Branch of Norfolk)
RegHd,PersCustmrSvcs: David L. Thomson, VP&RegTO
Nb: John K. Burke, VP&TO
EstSttlmt: Albert H. Faulkner, VP&TO

Roanoke

BANK OF VIRGINIA TRUST COMPANY
First & Church Sts. 24011
703/344-8881
(Branch of Richmond)
Hd: Ronald M. Holt, VP
PersTr: Robert E. Bryant, TO

COLONIAL AMERICAN NATIONAL BANK
P.O. Box 13888 24038
703/982-3200 Tr$123 Mil
Hd: Colin C. Murchison, VP&SrTO
PersTr,EmplBen,Tax: Harry L. Shinn, Jr., TO
Nb: Gerald J. Johnson, VP&TO
TrInv,ComTrF: Philip G. Willcox, Jr., VP&TO
TrOpers,CorpTr: Robert C. Saunders, TO

DOMINION TRUST COMPANY
(Statewide Trust Affiliate of Dominion Bankshares Corporation)
201 S. Jefferson St. 24040
703/563-7772 Tr/o$724 Mil
(Offices in Harrisonburg, Norfolk, Richmond & Winchester)
Officers:
Edwin R. Feinour, Pres
Jewell H. Thompson, SrVP&CAdmO/PersTrDir
Joseph C. Godsey, VP&Treas,AssetMgmtDiv
W. Stebbins Hubard, Jr., VP&Corp/TechSvcsDiv
Larry W. McGuire, VP&Cont
Robert L. Taylor, VP/TrLegal
Fred W. Shields, VP/RegAdmin
Regional Administration:
Harrisonburg: Donald R. Myers, VP/RegMgr
Norfolk: Jeffrey B. Kelly, VP/RegMgr
Richmond: Tyler B. Harris, VP/RegMgr
Winchester: Robert L. Hersey, AsstVP/RegMgr

FIRST & MERCHANTS NATIONAL BANK
P.O. Box 14111 24022
703/344-6641
(Branch of Richmond)
Hd: Robert L. Bradshaw, Jr., VP&TO
Nb: R. F. Cook, Jr., TO

UNITED VIRGINIA BANK/ROANOKE
P.O. Box 2867 24011
703/958-5200 Tr$2.4 Bil
(Branch of Richmond)
Hd,PersTr,Nb: William R. Davis, VP&TO
PersTr,Admin: Perry G. Gorham, VP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillion, VP

Rocky Mount

BANKERS TRUST CO.
P.O. Box 130 24151
703/483-5127
Hd: Shannon Harlow, Pres
Mrs. Margaret P. Fralin, AsstCsh&TO
Mrs. Nina K. Bowles, AsstVP

Salem

FIRST VIRGINIA BANK ROANOKE-WEST
P.O. Drawer 7585 24153
703/387-5781 Tr/u$2 Mil
Hd: Kevin J. McMahon, VP&TO
TrOpers: Emma A. Smith, AsstVP

South Hill

THE CITIZENS BANK
111 East Danville St. 23970
804/447-7141 Tr/u$1 Mil
Hd: James H. Wells

Springfield

VIRGINIA NATIONAL BANK
6315 Backlick Rd. 22150
703/750-7840 Tr$35 Mil
(Branch of Norfolk)
Hd: Ronald J. Murphy, VP&RegMgr

Staunton

FIRST & MERCHANTS NATIONAL BANK
29 North Central Ave. 24401
703/885-8871
(Branch of Richmond)
Hd: Ben W. Partlow, Jr., VP&TO
Nb: Robert B. Catterton, AsstTO

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 1309 24401
703/885-1232 Tr$20 Mil
(Branch in Waynesboro)
Hd: Thomas A. Davis, SrTO
PersTr: Ruth C. Beam, AsstTO
EmplBen: Robert S. Link, Jr., PenTO

UNITED VIRGINIA BANK/STAUNTON
2-14 W. Beverly St., P.O. Box 1269 24401
703/885-1555 Tr$2.4 Bil
(Branch of Richmond)
Hd,PersTr: Joseph B. Baugher, Jr., VP&TO
CorpTr,InstitSvcs: E. William Wohlford, SrVP
EmplBen: Louis C. Dillion, VP
Nb: Lawrence W. Hope, AsstVP

Strasburg

THE FIRST NATIONAL BANK
P.O. Box 349 22657
703/465-9121
Hd,TrOpers: Douglas Spengler, VP&TO
PersTr,EmplBen: Mildred Ridings, AsstVP&AsstTO

Tazewell

BANK OF TAZEWELL COUNTY
P.O. Box 111 24651
703/988-5566 Tr/u$4.5 Mil
Hd: P. K. Ellison, TO
Anna Cornwell

TAZEWELL NATIONAL BANK
P.O. Box 311 24651
703/988-7511 Tr$6 Mil
Hd: Edmund Garland, VP&TO

Urbanna

THE BANK OF MIDDLESEX
P.O. Box 219 23175
804/758-2375 Tr$1.279 Mil
Hd: Gari B. Sullivan, Pres,CEO&TO
Jessie M. Debusk, VP&AsstTO

Virginia Beach

VIRGINIA NATIONAL BANK
1661 Laskin Rd. 23451
804/425-6464 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Marcia D. Smith, TO

Warrenton

FAUQUIER NATIONAL BANK
P.O. Box 561 22186
703/347-2700 Ext. 224 Tr$21 Mil
Hd,TrInv,ComTrF,EmplBen,Nb: Ronald L. Pearson, TO
PersTr: Margie A. Hockensmith, AsstTO
TrOpers: Barbara C. Cooke, TOpMgr

PEOPLES NATIONAL BANK
P.O. Box 93 22186
703/347-1711 Tr$12 Mil
Hd: Heather D. Myers, TO

Waynesboro

PLANTERS BANK & TRUST OF VA.
P.O. Drawer 596 22980
(Branch of Staunton)
Thomas A. Davis, SrTO

VIRGINIA NATIONAL BANK
503 W. Main St. 22980
703/942-5141 Tr$1.2 Bil
(Branch of Norfolk)
Nb: Henry S. L. Frizzell

West Point

CITIZENS & FARMERS BANK
P.O. Box 391 23181
804/843-2360 Tr/u$1 Mil
Hd: W. T. Robinson, Pres

Winchester

DOMINION TRUST COMPANY
186 North Loudoun St. 22601
703/667-6100
(Branch of Roanoke)
Robert L. Hersey, AsstVP&RegMgr

FARMERS & MERCHANTS NATIONAL BANK
P.O. Box 2800 22601
703/665-4200 Tr$24 Mil
Hd,CorpTr,TrInv: Charles Greeb, Jr., SrVP-Treas
PersTr,Nb: Marjorie H. Copenhaver, VP
TrOpers: Doris A. Cooley, TO
ComTrF,EmplBen: C. C. Chewning, III, TO

SHENANDOAH VALLEY NATIONAL BANK
P.O. Box 1000 22601
703/667-2000 Tr$29 Mil
Hd: Donald R. Grubbs, SrVP&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

WASHINGTON

Bellevue

SEATTLE-FIRST NATIONAL BANK
P.O. Box 907 98009
206/583-7267
(Branch of Seattle)
Hd: Pete Acker, VP&Mgr

Bellingham

BELLINGHAM NATIONAL BANK
P.O. Box 1918 98227
206/676-6368 Tr$12.7 Mil
Hd,TrInv,ComTrF,EmplBen: Laurie A. Lloyd, AsstVP&Mgr
PersTr,CorpTr: Mike Steadman, TrAcctAdmin
TrOpers: Linda Croy, TOpOSpec

SEATTLE-FIRST NATIONAL BANK
P.O. Box 2729 98225
206/676-2436
(Branch of Seattle)
Hd: James E. Weber, VP&Mgr

Bremerton

AMERICAN MARINE BANK
(Branches of Winslow)
East Bremerton Branch
P.O. Box 2173 98310
206/479-3733
Mgr: Larry Peterson
Westgate Branch
P.O. Box 4148 98310
206/479-1511
Mgr: Bruce Larson, AsstVP&Mgr
Sharon White, LnO

Centralia

SECURITY STATE BANK
P.O. Box 1050 98531
206/736-0763 Tr$15 Mil
Hd: James G. Leverett, VP&TO

Chehalis

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
473 N. Market Blvd. 98532
206/748-3306
(Branch of Seattle)
Hd: David P. Knight, AsstVP&TO

Everett

OLYMPIC BANK
2817 Colby Ave. 98201
206/258-3735
Hd: James A. Simonton, SrVP
PersTr: Frederic T. Quilliam, VP
TrInv: Gerald A. Braaten, SrVP
James Bondelid, TrInvO
EmplBen: Karen Hanson, AsstTO
TrRE,Nb: Jack D. Wilson, VP
TrOpers: Richard Mallon, AsstVP
Tax: Gordon Shewfelt, TO
Nancy Lewis, AsstTO
Prob: Thomas A. Hulten

RAINIER NATIONAL BANK
P.O. Box 1188 98206
206/259-0011 Ext. 290
(Branch of Seattle)
Hd: Terry M. Teglia, AsstVP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1108 98206
206/259-7644
(Branch of Seattle)
Hd: Barry E. Smith, VP&Mgr

WASHINGTON (Cont'd)

Kennewick

BAKER BOYER NATIONAL BANK
3311 W. Clearwater, Ste. 1203 99336
509/586-2196
(Branch of Walla Walla)
Jon S. Bren, VP

RAINIER NATIONAL BANK
23 W. Kennewick Ave. 99336
509/582-2121
(Branch of Seattle)
Hd: Tony Sisti, AsstVP&Mgr

Kingston

AMERICAN MARINE BANK
P.O. Box 387 98346
206/297-3318
(North Kitsap Branch of Winslow)
Bob Dixon

★ Olympia

PUGET SOUND NATIONAL BANK
105 E. 8th St.& Capital Way 98507
206/753-8541
(Branch of Tacoma)
Ralph D. Macy, AsstVP,TO&Mgr

RAINIER NATIONAL BANK
P.O. Box 288 98501
206/753-9833
(Branch of Seattle)
Hd: Thomas J. Peterson, AsstVP&Mgr

SEATTLE-FIRST NATIONAL BANK
P.O. Box 328 98507
206/753-8629
(Branch of Seattle)
Hd: James E. Roberts, VP&Mgr

Port Orchard

AMERICAN MARINE BANK
P.O. Box 647 98366
(Branch of Winslow)
206/876-2401
William Wallace, Mgr

Poulsbo

AMERICAN MARINE BANK
P.O. Box 1699 98370
206/779-9176
(Branch of Winslow)
Mgr: Jim Civilla, AsstVP&Mgr

Richland

OLD NATIONAL BANK OF WASHINGTON
701 Jadwin 99392
509/943-9147
(Branch of Spokane)

SEATTLE-FIRST NATIONAL BANK
P.O. Box 280 99352
509/946-6111
(Branch of Seattle)
Hd: James A. Piche, VP&Mgr

65.1% of the subscribers of
TRUSTS & ESTATES
select estate appraiser
or auctioneer.

Seattle

BANK OF CALIFORNIA,NatAssn
910 Fourth Ave. 98104
206/587-3691 Tr$506 Mil
(Branch of San Francisco)
Hd: R. G. Alberts, VP&SrTO
PersTr: F. N. Anderson, VP&TO
TrInv: E. M. Bivins, VP&IO
EmplBen: Carol Collins, TO
Herbert W. Miller, Jr., VP&TREO
Nb: Anthony Sisti, TO

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
P.O. Box 21927 98111
206/292-3522 Tr$1.4 Bil
(Branches in Chehalis, Spokane, Tacoma & Yakima)
Hd: Harry Parker, ExecVP&SrTO
AsstMgr: George C. Briggs, SrVP&TO
PersTr,CorpTr,Prob,Tax: John Petrisor, VP&TO
TrOpers,ComTrF: Mark Holland, VP&TO
EmplBen: Robert L. Nokes, VP&TO
BrAdm,Mktg: Donald E. Collins, VP&TO
TrInv: Clark Reardon, VP&TO

LAIRD, NORTON TRUST COMPANY
Norton Bldg., 13th Fl. 98104
206/464-5234
Hd: David E. Ellison, Pres
PersTr: Daniel W. Jaech
ComTrF: John E. B. Holmstrom
TrOpers: Marge Munson
Nb: Paul Bishop
TrInv: Vince Celentano

OLD NATIONAL BANK OF WASHINGTON
1111 Third Ave. Bldg., Ste. 800 98101
206/447-2600
(Branch of Spokane)
Hd: R. R. Dunn, VP&TO

PEOPLES NATIONAL BANK OF WASHINGTON
P.O. Box 720 98111
206/344-4517 Tr$475 Mil
(Branch in Yakima)
Hd: Walter T. Bagnall, SrVP&MgrTrDiv
PersTr: Don Porter, Mgr&SrTO
CorpTr: Ellen Mittet, Mgr&SrTO
TrInv: William B. Culverwell, VP&Mgr
ConsmrTrSvcs: Henry A. Alkema, VP&GpMgr
RE: Harry Rubin, SrTO&Mgr
Tax: Maralyn Johnston, Mgr&SrTO
SpTrSvcs: E. Gene Treneer, VP&GpMgr
CorpTrSvcs: Stephen M. Davis, VP&GpMgr
SptSvcs: Edward T. Hughes, VP&GpMgr
Opers: Bernard Semmel, SrTO&Mgr
PensSvcs: Craig R. Johnston, SrTO&Mgr

RAINIER NATIONAL BANK
P.O. Box 3966 98124
206/621-4424 Tr$1.3 Bil
(Branches in Everett, Kennewick, Olympia, Spokane, Vancouver, Wenatchee & Yakima)
Hd: William L. Schaumberg, ExecVP&Mgr
Prob&PersTrGp: H. Dale Meredith, VP&GpMgr
PersTr,Prob: L. Brian Shepherd, VP
CorpTr: Jack P. Van Leuven, VP
TrInv: John Baker, SrVP
BusSvcsGp: Dallas C. Wilson, SrVP&GpMgr
EmplBen: Barton D. Graham, VP&Mgr
TrOpers: Robert L. Van Kirk, VP
TrMktg: John K. Selle, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 3586 98124
206/583-5208 Tr$2.1 Bil
(Branches in Bellevue, Bellingham, Everett, Olympia, Richland, Spokane, Tacoma, Vancouver, Wenatchee & Yakima)
Hd: Richard Fulp, SrVP&Mgr
Hd,PersTr: Loy D. Smith, VP&Mgr
TrInv: John Privat, VP&Mgr
TrOpers: Donna Harms, VP&Mgr
Nb: Curtis G. Young, VP&Mgr
Instit: Jim Gilchrist, VP&Mgr

The Directory of Trust Institutions is included in a T&E subscription!

SEATTLE TRUST & SAVINGS BANK
821 Second Ave., Ste. 1800 98104
206/223-2030 Tr$182 Mil
Hd: John T. Garland, SrVP&Mgr
Bus/Dev/Mktg: Sally J. Bostwick, AsstVP
EmplBen: Dianne Brown, VP
PersTr: Jo-Anne Jaech, VP
TrInv: A. Fieldhouse, VP
TrOpers: Helen ZieBell, AsstVP

WASHINGTON MUTUAL SAVINGS BANK
1101 Second Ave. 98101
206/464-4516
PersTr,TrInv,Nb: Marlene J. Nelson, TO
EmplBen,Nb: Eugene Tang, TO
TrOpers: Linda D. Newton, TO

Spokane

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
W. 524 Riverside Ave. 99201
509/455-6230 Tr$6.5 Mil
(Branch of Seattle)
Hd: Thomas A. Gilbert, AsstVP&TO

OLD NATIONAL BANK OF WASHINGTON (Trust Dept.)
P.O. Box 3588 TA 99220
509/456-2048 Tr/o$260 Mil
(Branches in Richland & Seattle)
Hd: John H. Sloan, ExecVP&Mgr
CorpTr,EmplBen,Nb: D. A. Gesinger, VP&TO
TrOpers: R. A. Kriete, VP&Mgr
TrInv,ComTrF: T. R. Kent, ActgMgr
PersTr: W. H. Moore, VP&TO

RAINIER NATIONAL BANK
River Park Square Branch
P.O. Box 366 99210
509/456-6439
(Branch of Seattle)
Hd: Jerry W. Wagner, VP

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1446 99210
509/456-4910
(Branch of Seattle)
Hd: John D. Cummins, VP&Mgr

WASHINGTON TRUST BANK
P.O. Box 2127 99210
509/455-4150 Tr$110 Mil
Hd,Nb: John P. Tracy, Jr., VP&TO
PersTr,CorpTr,ComTrF,TrInv: Einer F. Jensen, VP&TO
EmplBen: William Wagner, VP&TO

Tacoma

THE BANK OF CALIFORNIA,NatAssn
1011 Pacific Ave. 98663
206/383-2571 Tr$186 Mil
(Branch of San Francisco, CA)
Hd: Richard Graham, VP
PersTr: Porter Baldridge, SrTO
EmplBen,Agcy: Harlan W. Sachs, TO
TrInv: Donn H. Koessler, VP&TrInvO
TrOpers: Janice Carrara, TOpO
Nb: Anthony D. Sisti, TO
Prob: Ray E. Johnson, TO
Gdnshp,Escrow: Shirley Robinson, TO

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
1 First Interstate Plaza 98402
206/539-5619
(Branch of Seattle)
Hd,PersTr: J. H. Hewitt, VP,TO&Mgr
AsstMgr: Victor L. Saathoff, VP&TO
TrInv: Allen L. Undem, VP&TO

PUGET SOUND NATIONAL BANK
P.O. Box 1258 98401
206/593-3838 Tr$149.2 Mil
(Branch in Olympia)
Hd: Ashley K. White, VP&SrTO
PersTr: Austin Burch, VP&TO
TrInv: Stephen A. Finnigan, VP&TO
EmplBen,CorpTr: Wilder Foote, AsstVP&TO
TrOpers: Bruce Bradley, AsstVP&TO
Nb: Doris Warner, VP&TO

SEATTLE-FIRST NATIONAL BANK
P.O. Box 1176 98401
206/593-3336
(Branch of Seattle)
Hd: Arleigh T. Jones, VP&Mgr

Vancouver

FIRST INDEPENDENT BANK
P.O. Box C-004 98668
206/699-4221 Tr$74 Mil
Hd: Charles T. Thomas, VP&TO
PersTr: John A. Karas, TO
TrInv: Rick Van Hoose, TO
NORTHWEST NATIONAL BANK
P.O. Box 1867 98668
206/695-1311 Tr$4.3 Mil
Hd: Robert A. Young, Pres&TO
TrOpers: Jill Walton
RAINIER NATIONAL BANK
P.O. Box 689 98660
206/696-8540
(Branch of Seattle)
Hd: Jack L. Robson, AsstVP&Mgr
SEATTLE-FIRST NATIONAL BANK
P.O. Box 750 98660
206/696-5505
(Branch of Seattle)
Hd: Gary E. Grina, VP&Mgr

Walla Walla

BAKER-BOYER NATIONAL BANK
P.O. Box 1796 99362
509/529-8510 Tr$69 Mil
(Branch in Kenniwick)
Hd,PersTr: W.W. "Pete" Peery, ExecVP
FM,Tax: Dan E. Wood, TO
TrInv,ComTrF: F. James McCarthy, AsstVP
EmplBen,Nb: Jon Bren, VP
TrOpers: JoAnne Brown, TOpSupv
Tax: Dan Oliver, AdmAsst

Wenatchee

RAINIER NATIONAL BANK
Wenatchee Ave. & Orondo St. 98801
509/662-1426
(Branch of Seattle)
Hd: John W. Harrington, AsstVP&TO
SEATTLE-FIRST NATIONAL BANK
P.O. Box 1021 99801
509/662-4634
(Branch of Seattle)
Hd: Robert Stump, AsstVP&Mgr

Winslow

AMERICAN MARINE BANK
P.O. Box 10788 98110
206/842-5651
(Branches in Bremerton, Kingston, Port Orchard & Poulsbo)
Hd: Robert Powers, VP&SrTO
CorpTr,EmplBen,Nb: Larry Christopherson, TO
Debbie Anderson, AdmAsst
Sandy Russell
Village Branch
98110
Mgr: Terrie Takmoto Sua

Yakima

FIRST INTERSTATE BANK OF WASHINGTON,NatAssn
Central Yakima Branch
101 E. Yakima Ave. 98901
509/575-7426
(Branch of Seattle)
Hd: E. Randolph G[illegible]va, AsstVP&TO

PEOPLES NATIONAL BANK OF WASHINGTON
(Eastern WA Trust Office)
41 W. Yakima Ave. 98902
(Branch of Seattle)
Hd: Richard J. Conrad, SrTO&Mgr
Carole A. Kirkpatrick, TO
RAINIER NATIONAL BANK
P.O. Box 136 98907
509/575-6725
(Branch of Seattle)
Hd: Douglas N. McIntyre, AsstVP&Mgr
PersTr: John J. Ledwich, SrTO
SEATTLE-FIRST NATIONAL BANK
P.O. Box 196 98907
509/575-4551
(Branch of Seattle)
Hd: George A. Cashman, VP&Mgr

WEST VIRGINIA

Alderson

FIRST NATIONAL BANK
P.O. Box 419 24910
304/445-2991 Tr/u$1 Mil
Hd: David W. Hambrick, Pres&TO

Beckley

BANK OF RALEIGH
P.O. Drawer D 25801
304/255-7202 Tr$2.5 Mil
Hd: Lewis N. Ware, TO
TrOpers: Dorothy J. Radford
BECKLEY NATIONAL BANK
P.O. Drawer G 25801
304/252-6411 Tr$4.1 Mil
Hd: William J. Hutchison, TO
RALEIGH COUNTY NATIONAL BANK
P.O. Box 1269 25801
304/252-6581 Tr$36 Mil
Hd: W. David Mullins, VP&TO
David P. Kirby, AsstTO
Janet Grecco, AdmAsst

Bluefield

FIRST NATIONAL BANK
P.O. Box 1559 24701
304/325-8181 Tr$90 Mil
Hd,TrInv,Nb: Byron K. Satterfield
PersTr: Patsy Sykes
EmplBen: Evelyn Ragan
CorpTr,ComTrF: Thresa Colo
TrOpers: Robert Hyatt
THE FLAT TOP NATIONAL BANK
P.O. Box 950 24701
304/325-7151 Tr$172 Mil
Hd: A. A. Modena, ExecVP&TO
PersTr,TrOpers: A. L. McCall, Jr., SrTrAdmO
Gary Lenhart, TrAdmO
Judy K. Johnson, TrAdmO
Glenn A. Murray, TrAdmO
Jeff Farmer, TrAdmO

Buckhannon

ADRIAN BUCKHANNON BANK
P.O. Box 280 26201
304/472-1112 Tr$2.4 Mil
Hd: William F. Osborn, III, TO

Charles Town

BANK OF CHARLES TOWN
P.O. Drawer 40 25414
304/725-8431 Tr$28 Mil
Hd: Patti A. Stuckey, AsstTO
PEOPLES BANK OF CHARLES TOWN
P.O. Box 1006 25414
304/725-7018 Tr/u$1 Mil
Hd: Beverly Merritt, AsstTO&Csh

★ Charleston

BANK OF WEST VIRGINIA
P.O. Box 6608 25302
304/344-1621 Tr$15 Mil
Hd: James L. Sims, VP&TO
CHARLESTON NATIONAL BANK
P.O. Box 1113 25324
304/348-5620 Tr/o$356 Mil
Hd: Darryl Myers, ExecVP
PersTr,Nb: Roger Kerr, VP
CorpTr,EmplBen: Robert Lee, VP
TrInv: John Stratton, VP
TrOpers: Tim French, TOpMgr
KANAWHA BANKING & TRUST CO.,NatAssn
P.O. Box 393 25392
304/348-8366 Tr$130 Mil
Hd: Charles L. Jarrell, SrVP&TO
PersTr: Jewel L. Carte, VP
James O. Schlicht, VP
CorpTr: Robert B. Price, Jr., TO
TrInv: Jack Newell, TrInvO
EmplBen: Linda L. Streets, Adm
TrOpers: John A. Barnes, VP-Opers
KANAWHA VALLEY BANK
P.O. Box 1793 25326
304/348-7081 Tr$457.3 Mil
Hd: Frederick H. Belden, Jr., SrVP&ExecTO
PersTr: William E. Wright, Jr., VP&TO
TrInv: William J. Wykle, VP&TrInvO
CorpTr: David T. Holcomb, CTO&TREO
EmplBen: Patricia H. Howe, TrEmplBenO
TrOpers: Charles N. Slack, Jr., TOpO
Nb: Harold Neely, Jr., FPO
NATIONAL BANK OF COMMERCE
P.O. Box 633 25322
304/348-5093 Tr$65 Mil
Hd,PersTr,Est,Nb: John Neuner, III, VP&TO
TrInv,ComTrF: Stephen R. Jenkins, TO
EmplBen,Nb: Betty S. Ireland, TO
PersTr,Est,CorpTr: Rodney B. Frye, TO
VAAccts: Mary Ann Thompson, TO
EmplBen,PersTr: Tim Krisher, AsstTO
TrOpers: Thomas J. Saunders

Chester

FIRST NATIONAL BANK
253 Carolina Ave. 26034
304/387-3500 Tr/u$1 Mil
Hd: Charles L. Danley, TO
Phyllis M. Stalder, AsstTO

Clarksburg

EMPIRE NATIONAL BANK
4th & Main Sts. 26301
304/624-5521 Tr$2 Mil
Hd: Cecil B. Highland, Jr., Pres&TO
THE LOWNDES BANK
One Lowndes Square 26301
304/623-7261 Tr$14 Mil
Hd: Carl O. Smith, TO
UNION NATIONAL BANK OF WEST VIRGINIA
P.O. Box 2330 26302
304/624-3409 Tr$110 Mil
Hd: David K. Turner, VP&TO
PersTr: Kenneth K. Marteney, SrTO
Thomas N. Teter, TO
TrInv: E. Lawrence Marquess, TO
John T. Pyle, TO
TrOpers: Emogene Wright, TOpO

47.2% of the subscribers of
TRUSTS & ESTATES
select specific corporate
stocks and bonds.

WEST VIRGINIA (Cont'd)

Elkins

CITIZENS NATIONAL BANK
P.O. Box 1519 26241
304/636-4095
Hd: Phil B. Smith, VP&TO
Lewis N. Ware, AsstTO
Betty P. Brady, AdmAsst

DAVIS TRUST CO.
P.O. Box 1429 26241
304/636-0991 Tr$5 Mil
Hd: James L. Schoonover, VP
Michael R. Price, AsstTO

Fairmont

CITY NATIONAL BANK
P.O. Box 1032 26554
304/363-5500 Tr$6 Mil
Hd: Fred L. Satterfield, VP&TO
Robert D. Reynolds, VP&TO
TrOpers: Karen Bartlett, AsstTO

COMMUNITY BANK & TRUST,NatAssn
103 Adams St. 26554
304/363-5800 Tr$7.2 Mil
Hd: William T. McLaughlin, II, TO
Judith A. Simons, TrAdm
TaxAdmin: William M. Sutton, Comp

FIRST NATIONAL BANK IN FAIRMONT
301 Adams St. 26554
304/363-1300 Tr$10 Mil
Hd: William T. Nutter, VP&TO

Grafton

BLUEVILLE BANK
P.O. Box 29 26354
304/265-3400 Tr/u$1 Mil
Hd,PersTr,CorpTr: Tom Harman, ExecVP&TO
Karen Keener, VP&AsstTO

FIRST NATIONAL BANK
P.O. Box 278 26354
304/265-1111
Hd: Cecil E. Keener, Jr., Pres&TO

Huntington

FIRST HUNTINGTON NATIONAL BANK
P.O. Box 179 25706
304/526-4300 Tr$95 Mil
(Branch in Point Pleasant)
Hd: William F. Agee, SrVP&TO
PersTr: L. D. Draper, TO
CorpTr: Dorsey L. Pennington, TO
TrInv: Vincent Manzi, VP&IO
EmplBen: Selden McNeer, III, AsstTO

GUARANTY NATIONAL BANK
P.O. Box 548 25710
304/697-5800 Tr$51 Mil
Hd: John D. Nuzum, TO
TrOpers: Charles E. Wilkinson, AsstTO

HUNTINGTON TRUST & SAVINGS BANK
P.O. Box 2087 25721
304/529-3021 Tr/u$10 Mil
Hd: Alan R. Simmons
TrOpers: JoAnne K. Reed

TWENTIETH STREET BANK
1956 Third Ave. 25703
304/529-2501
Hd: Robert M. Russell, VP&TO

Keyser

FARMERS & MERCHANTS BANK
P.O. Box 789 26726
304/788-3111 Tr$3.2 Mil
Hd: Ed McKenzie, TO
Sarah J. Albright, AsstTO

THE NATIONAL BANK OF KEYSER
P.O. Box 878 26726
304/788-3261 Tr$5 Mil
Hd: Nelson Hagerty, Pres&TO
Lincoln H. Wilkins, ExecVP&AsstTO
Michael Imperio, AsstTO

Kingwood

ALBRIGHT NATIONAL BANK
P.O. Drawer C 26537
304/329-0585
Hd,Nb: Max Buric, Pres&TO
PersTr,CorpTr,TrInv,ComTrF,Nb: E. D. Grande, SrVP&AsstTO

Mannington

FIRST EXCHANGE BANK
P.O. Box 388 26582
304/986-1700
Hd: Jesse Garci, III, AsstVP&TO

Martinsburg

CITIZENS NATIONAL BANK
P.O. Box 847 25401
304/263-8944 Tr$3.6 Mil
Hd: Stephen S. Grove, TO

OLD NATIONAL BANK OF MARTINSBURG
P.O. Box 947 25401
304/263-0861 Tr$22 Mil
Hd: Robert L. Booth, SrVP&TO
Admin: Herbert A. Michael, AsstTO

PEOPLES NATIONAL BANK
P.O. Box 708 25401
304/267-8927 Tr$5 Mil
Hd: John R. Allen, VP&TO
Sarah V. Pappas, AsstTO

Montgomery

MONTGOMERY NATIONAL BANK
4th Ave. & Lee St. 25136
304/442-2492
Hd: Elizabeth L. Perry, AsstCsh&TO

Moorefield

SOUTH BRANCH VALLEY NATIONAL BANK
P.O. Box 670 26836
304/538-2353
Hd: Janet Sindy, TO
Edgel A. Liller, ExecVP&AsstTO

Morgantown

FARMERS & MERCHANTS BANK
P.O. Box 698 26505
304/292-9441 Tr$16 Mil
Hd: Delbert R. Baker, VP&TO
TrInv: Lewis C. Pellegrin, ExecVP
PersTr: Mrs. Francie Klink, AsstTO

FIRST NATIONAL BANK
P.O. Box 853 26505
304/296-4471 Tr$22 Mil
Hd: Kim Craig, AsstVP&TO
Admin: Tom Barsody
Sharon Meyers
TrOpers: Judy Yoak
TrInv: Kathy Feathers

Moundsville

MERCANTILE BANKING & TRUST CO.
P.O. Drawer C 26041
304/845-2470
Hd: C. Michael Blair, Pres&TO

Mullens

THE PEOPLES BANK
25882
304/294-7115 Tr/u$1 Mil
Hd: R. L. Bowling, TR

Parkersburg

COMMERCIAL BANKING & TRUST CO.
P.O. Box 1427 26101
304/424-0388 Tr$17 Mil
Hd: Betty P. Rodda, VP&SrTO
EmplBen: Rosemarie Colberg, AsstTO
Nb: C. Randall Law, AsstVP&TO

MOUNTAIN STATE BANK
P.O. Box 3038 26101
304/485-7331 Tr$9.5 Mil
Hd: R. G. Miller, VP&TO

PARKERSBURG NATIONAL BANK
P.O. Box 1508 26101
304/424-8682 Tr$60 Mil
Hd,CorpTr,EmplBen: Robert B. McHenry, VP&TO
TrInv: Betty E. Barnette, AsstVP
TrOpers: June S. Whytsell, AsstVP&TO

WOOD COUNTY BANK
P.O. Box 1587 26102
304/424-7595 Tr$26 Mil
Hd: Larry A. Thornton, SrVP&TO
TrOpers: Pamela S. Robinson, AsstTO

Point Pleasant

CITIZENS NATIONAL
P.O. Box 37 25550
304/675-4480 Tr$5 Mil
(Division of First Huntington National Bank)
Hd: Charles Lanham, Pres&SrTO
M. V. Watterson, AsstTO

Princeton

MERCER COUNTY BANK
P.O. Box 791 24740
304/425-1992 Tr$18 Mil
Hd: James L. Miller, VP&TO
TrOpers: Geraldine C. Huffman, TrAdmO

PRINCETON BANK & TRUST CO.
P.O. Box 671 24740
304/425-7521 Tr$32 Mil
Hd: Owen R. Griffith, Jr, SrVP&TO

Ransom

BLAKELEY BANK & TRUST CO.
P.O. Box 40 25438
304/725-7014 Tr$3 Mil
Hd: J. Blackwell Davis

Ronceverte

FIRST NATIONAL BANK IN RONCEVERTE
P.O. Box 457 24970
304/647-4500 Tr$2.9 Mil
Hd: William M. Dickson, Pres&TO

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

St. Marys

FIRST NATIONAL BANK
26170
304/684-2255 Tr$1 Mil
Hd: Carl Guthrie, Pres

Sisterville

FIRST-TYLER BANK & TRUST CO.
P.O. Box 179 26175
304/652-3151 Tr$24 Mil
Hd: Jean I. Kirkpatrick, Csh
Nb: R. O. Hanlen, Pres
UNION NATIONAL BANK
P.O. Box 177 26175
304/652-3511
Hd: Meryl G. Kiser, TO

South Charleston

FIRST NATIONAL BANK
P.O. Box 8037 25303
304/744-9424 Tr$1 Mil
Hd: Bart Jones, SrVP&TO

Welch

McDOWELL COUNTY NATIONAL BANK
P.O. Box 549 24801
304/436-4112 Tr$22 Mil
Hd,PersTr,TrInv: S. D. Hardin, CEO,Pres&TO
CorpTr,ComTrF,EmplBen: J. L. Hogg, TO
TrOpers,Nb: Ann Phillips, AsstTO

Wheeling

HALF DOLLAR TRUST & SAVINGS BANK
P.O. Box 711 26003
304/233-4500 Tr$25 Mil
Hd: Edwin B. Van Lynn, VP&TO
PersTr: Mark C. Ferrell, TO
TrOpers: Rita Castle, TO
SECURITY NATIONAL BANK & TRUST CO.
Trust Dept.
1114 Market St. 26003
304/233-0600 Tr$194 Mil
Hd: Larry A. Carpenter, VP&TO
PersTr: Martha M. Sobray, AsstVP&TO
Carrie J. Nunemaker, AsstTO
George P. Schramm, TO
Mitzi R. Williams, AsstTO
CorpTr: Dorothy L. Meigh, AsstTO
TrInv: John W. King, TrInvO
William D. Gossett, AsstTrInvO
Carol S. Hooff, AdmAst
TrOpers: Kim W. Seabright
EmplBen,Nb: Dennis R. Ronek, TrMktgO
Shirley A. McCann, AsstTO
Mary E. Nolte, AsstTO
WHEELING DOLLAR SAVINGS & TRUST CO.
Bank Plaza 26003
304/234-9400 Tr$575 Mil
Hd: Donald E. Hawkins, VP
PersTr: John L. Medick, SrTO
TrInv: Jerome B. Schmitt, CFA&VP
EmplBen: Helen V. Gould, SrTO
TrOpers: Margaret E. Haggerty, Mgr
Mktg,Nb: F. Eric Hines, SrTrDevO
Prob: Thomas A. Wellner, SrTO
Tax: Ronald J. Morgan, TaxO
WHEELING NATIONAL BANK
1145 Market St. 26003
304/232-0110 Tr/o$3 Mil
Hd: Gerald R. Elliott, VP&TO

White Sulphur Springs

BANK OF WHITE SULPHER SPRINGS
1 East Main St. 24986
304/536-1400 Tr$1.8 Mil
Hd: C. R. Walkup, Pres&TO
PersTr: W. J. Livesay, VP&AsstTO

WISCONSIN

Appleton

ASSOCIATED BANK OF APPLETON
600 E. Northland Ave. 54911
414/731-9195
(Trust Office of First National Bank at Neenah)
John W. McKenzie, MngTO
FIRSTAR BANK, N.A.
200 W. College Ave. 54911
414/735-1375 Tr$148 Mil
(Trust Offices in Campbellsport, Clintonville, DePere, Oshkosh & Seymour)
Hd: Paul R. Trigg, SrVP&TO
PersTr: Richard H. Gamble, TO
CorpTr: William S. Schneider, VP&TO
TrInv: Philip R. Keller, VP&TrInvO
EmplBen: Brian W. Parrott, TO
TrOpers: Kenneth W. Sickels, TOpO
Prob: Robert T. Kemps, TO
VALLEY TRUST CO.
(Affiliate of Valley Bancorp.)
221 W. College Ave. 54911
414/739-0163 Tr$200 Mil
(Trust Offices in Green Bay, Ripon and Shawano)
Hd: Mark L. Miller, Pres
PersTr: Charles Banker, VP
CorpTr,EmplBen: James A. Kluge, VP
TrInv,ComTrF: Roger S. Core, SrVP&InvMgr
TrOpers: Judy Danzinger, TOpO
Nb: Thomas J. Vonck, AcctExec
Treas: Thomas T. Torkelson, TO
ValleyBrkgSvcs: Robert Cheek, TO

Baraboo

THE BARABOO NATIONAL BANK
101 Third Ave. 53913
608/356-7703
Merlin E. Zitzner, Pres&TO
Greg L. Lindner, VP&TO
Karen R. Sanner, AsstTO
FIRST NATIONAL BANK & TRUST CO.
502 Oak St. 53913
608/356-3901 Tr$1 Mil
Hd: Gene D. Higgins, Csh&TO
TrOpers: Vicki M. Provorse, AsstTO
Nb: Steve McArthur

Barron

FIRST NATIONAL BANK
P.O. Box 159 54812
715/537-5681

Beaver Dam

AMERICAN NATIONAL BANK
115 Front St. 53916
414/885-5518 Tr$3.1 Mil
Hd: Paul W. Zahn, VP&TO
TrInv,EmplBen: E. M. Jacobs, Pres
Nb: Richard F. Jacobs, BankMktgO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 457 53916
414/887-1786 Tr$10 Mil
Hd: Dean A. Beck, VP&TO
TrOpers: Elaine C. Beyer, AsstTO
THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank of Beaver Dam)
124 N. Spring St.
P.O. Box 298 53916
414/885-5511 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Curtis R. Parish, TO

Beloit

BELOIT SAVINGS BANK
P.O. Box 719 53511
608/365-6645 Tr$2.0 Mil
Hd: Dorothy L. Burton, TO
FIRST NATIONAL BANK & TRUST CO.
P.O. Box 818 53511
608/364-4401 Tr$28 Mil
Hd,InvTr: D. E. Engebretson, ExecVP&TO
Mrs. Barbara A. Gunderson, TO
Dennis A. Staaland, AsstVP&TO
HERITAGE TRUST COMPANY
500 E. Grand Ave.
P.O. Box 998 53511
608/365-5655
(Trust Office of Milwaukee)
Bonnie D. Wetter, VP

Burlington

BANK OF BURLINGTON
200 S. Pine St. 53105
414/763-9141 Tr/o$13.8 Mil
Hd,CorpTr,TrInv,ComTrF,Nb: Robert Wenke, TO
PersTr,EmplBen,Nb: Elaine Gunderson, AsstTO
TrOpers,Nb: Doris Uebele, AsstTO
FIRST BANK & TRUST CO.
400 Milwaukee Ave. 53105
414/763-3581 Tr$15 Mil
Hd,Nb: Roman Borkovec, Pres&TO
TrInv,EmplBen,Nb: Dennis Reilly, TO
PersTr,TrOpers: Karen Chrast, TO
THE MARINE TRUST COMPANY, NatAssn
(Operating at Marine Bank of Burlington)
189 East Chestnut St.
P.O. Box 308 53105
414/763-8411 Tr$1.8 Bil
(Trust Service Office Of Milwaukee)
Hd: Robert E. Slade, VP
Nb: John E. Held, AsstVP

Campbellsport

FIRSTAR BANK CAMPBELLSPORT
114 N. Fond du Lac Ave. 53010
414/533-8386
(Trust Office of Firstar Bank, N.A. of Appleton)
William J. Stoffel, Pres
William S. Schneider, VP&TO

Chilton

THE COMMERCIAL BANK
35 East Main St. 53014
414/849-2351 Tr$5.5 Mil
Hd: Paul A. Hugo, ExecVP&TO

Chippewa Falls

FIRST NATIONAL BANK
(Trust Service Agreement with American National Bank & Trust Co. of Eau Claire)
P.O. Box 9 54729
Dale C. Sevig, VP&SrTO
NORTHWESTERN BANK
202 Bridge St. 54729
715/723-4461
Hd: R. L. Schneider

Clintonville

DAIRYMAN'S STATE BANK
135 S. Main 54929
(Trust Office of First National Bank, Neenah)
FIRSTAR BANK CLINTONVILLE, N.A.
P.O. Box 150 54929
715/823-3146
(Trust Office of Firstar Bank, N.A. of Appleton)
Terrence M. LaFleur, Pres
Robert T. Kemps, TO

92.8% of the subscribers of
TRUSTS & ESTATES
employed by banks are with
the Trust Department.

WISCONSIN (Cont'd)

De Pere

FIRSTAR BANK DE PERE
P.O. Box 99 54115
414/336-4277
(Trust Office of Firstar Bank, N.A. of Appleton)
Gary R. Volkman, Pres
Richard H. Gamble, TO

STATE BANK OF DE PERE
P.O. Box 70 54115
414/336-9601 Tr$10 Mil
Hd: Wayne H. Treutelaar, AsstVP&TO

Eau Claire

AMERICAN NATIONAL BANK & TRUST CO.
204 E. Grand Ave. 54701
715/832-9721 Tr$25 Mil
(Trust Offices in Chippewa Falls, First National Bank & Rice Lake, Dairy State Bank)
Hd,PersTr,Nb: Dale C. Sevig, VP&SrTO
TrOpers: Charles R. Berg
EmplBen: Wm. Grow, AsstVP&TO

FIRST WISCONSIN NATIONAL BANK
131 South Barstow St. 54701
715/839-6441 Tr$50 Mil
Hd: James E. Sugar, SrVP&SrTO
PersTr,TrOpers: Thomas P. Taylor, AsstVP&TO
CorpTr,TrInv,ComTrF,EmplBen,Nb: James P. Johannsen, VP&TO

WISCONSIN VALLEY TRUST CO.
(Operating at Community Trust Bank)
54701
715/832-3467
(Trust Office of Wausau)
Alan A. Colabuono, AsstVP

Evansville

UNION BANK & TRUST CO.
P.O. Box 15 53536
608/882-5200
Hd: Leonard P. Eager, Jr., ExecVP

Fond Du Lac

NATIONAL EXCHANGE BANK & TRUST
130 South Main St. 54935
414/921-7700 Tr$50 Mil
Hd: Lyman T. Powell, SrVP&TO
EmplBen: Marg Stahnke, AsstTO

Fort Atkinson

FIRST AMERICAN BANK & TRUST CO.
P.O. Box 218 53538
414/563-6616 Tr$20 Mil
Hd: James S. Schafer
TrOpers: Julie Hartwig
PersTr,Nb: Richard Meier

Franksville

RACINE COUNTY NATIONAL BANK
10005 Hwy. K
414/886-3000
(Trust Office of First Bank, Southeast, N.A., Kenosha)
Hd: Richard A. Gavigan, VP

Gillett

CITIZENS BANK OF GILLETT
100 East First St. 54124
414/855-2131
(Trust office of The Citizens Trust Company of Sheboygan)
Henry F. Blacharczyk, SrTrSvcO

Grafton

GRAFTON STATE BANK
101 Falls Road 53024
414/377-5511 Tr$6 Mil
Hd: Ralph L. Zaun, Pres&TO
PersTr,CorpTr,TrInv,Nb: David T. Goddard

Green Bay

CITIZENS AMERICAN BANK
908 S. Fisk St. 54303
414/498-5300 Tr/o$200 Mil
(Trust Office of The Citizens Trust Company of Sheboygan)
Henry F. Blacharczyk, SrTrSvcO
DisBrkg: Pam Rudnick

FIRST WISCONSIN BANK
P.O. Box 1089 54305
414/432-0321
Hd: Jeffrey L. Johnson, VP&TO

KELLOGG CITIZENS NATIONAL BANK
P.O. Box 1267 54305
414/433-3131 Tr$215 Mil
Hd,Nb: James H. Lewis, ExecVP&TO
PersTr: Gary Klise, VP&TO
TrInv: Verne G. Staffen, VP
EmplBen: Richard H. Langer, VP&TO
TrOpers: Kenneth W. Wery, VP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Peoples Marine Bank of Green Bay)
200 South Adams Street
P.O. Box 1029 54305
414/437-0421 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP
TrInv: Thomas P. Remley, TO
PersTr,ComTrF,Nb: Stephen C. Jones, VP
PersTr,ComTrF,TrOpers: Richard J. Blahnik, TC
EmplBen: Susan Mitchell, TO

VALLEY TRUST COMPANY
P.O. Box 2427 54306
414/432-6361
W. E. Hansen, VP&TO
Gay Pivonka, VP&TO
David C. Rusch, VP
Mary Marquis, SrTO

Hartford

FIRST NATIONAL BANK OF HARTFORD
P.O. Box 106 53027
414/673-5800 Tr/u$1 Mil
Hd: J. E. Hader, Pres&TO
PersTr,CorpTr: D. A. Carroll, VP&AsstTO
James H. Semler, Csh&AsstTO
Nancy Snyder, AsstTO

VALLEY BANK OF HARTFORD
P.O. Box 70 53027
414/673-4600
Donald R. Running, VP&TO

Janesville

BANK OF WISCONSIN
P.O. Box 5000 53547
608/754-7771 Tr$76 Mil
Hd,Nb: Peter C. Jacobs, SrVP&TO
PersTr,CorpTr: Kathryn K. Shebiel, AsstVP&TO
TrInv,ComTrF: Thomas E. McKaig, VP&TrInvO
TrOpers: Jane R. Stevenson, AsstVP&TO
EmplBen: Stephen J. McDonnell, AsstVP&TO

THE MARINE TRUST COMPANY,N.A.
100 W. Milwaukee St. 53545
608/752-7851
(Trust Service Office of Milwaukee)
Bruce R. Mitten, VP&SrTO
Robert M. Berg, VP&TO
Marcia A. Wilson, AsstVP&TO

ROCK COUNTY SAVINGS & TRUST CO.
P.O. Box 1619 53547
608/756-4161
Hd: Bernard Jeub, TO

Kenosha

FIRST BANK SOUTHEAST,NatAssn
P.O. Box 429 53141
414/658-4851
(Trust Offices in Franksville & Lake Geneva)
Hd: Richard A. Gavigan, VP
TrOpers: Michael Wendler

FIRST NATIONAL BANK
P.O. Box 280 53141
414/658-2331 Tr$100 Mil
(Trust Office at Citizens National Bank, Lake Geneva)
Hd,Nb: Eugene M. Miller, VP&TO
PersTr: Lorraine Erickson, AsstVP&TO
TrInv,ComTrF: David L. Ball, VP&TrInvO
Prob: M. Lee Hosman, AsstVP&TO
TrOpers: Alice U. Tutlewski, TOpO
EmplBen: Michael T. Poch, AsstVP&TO

Kewaskum

VALLEY BANK
1225 Fond Du Lac Ave. 53040
414/626-2171
Hd: Evelyn Krueger, TO

Kimberly

KIMBERLY STATE BANK
600 W. Kimberly Ave. 54136
414/731-3106
(Trust Office of First National Bank at Neenah)
James A. Semrad

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

La Crosse

FIRST BANK, NatAssn, LA CROSSE
319 Main St. 54601
608/782-8100
(Trust Office of First Bank,NatAssn, Milwaukee)
Hd: Fred M. Metcalfe, VP&TO

LA CROSSE TRUST CO.
311 Main St. 54601
608/782-1148 Tr$150 Mil
Hd,Nb: H. L. Woods, Pres
PersTr,CorpTr,TrOpers: E. J. Albrecht, SrVP&Sec
TrInv,ComTrF: D. G. Growt, VP&TrInvO
TrInv: Bernard A. Bedell, AsstVP
Prob: Gerald M. Sheehan, AsstVP
EmplBen,Nb: Gary M. Veldey, ExecVP

Lake Geneva

CITIZENS NATIONAL BANK
(Trust Services provided by First National Bank of Kenosha)
P.O. Box 432 53147
414/248-6262
M. Lee Hosman, AsstVP&TO

FIRST BANK SOUTHEAST OF LAKE GENEVA,NatAssn
303 Center St. 53147
414/248-9116
(Trust Office of Kenosha)
Hd: Richard A. Gavigan, VP

Lancaster

LANCASTER STATE BANK
53813
608/723-4166 Tr$1 Mil
Hd,CorpTr,PersTr: Carson Alcorn, TO
TrOpers: Mary E. Walker, AsstTO

UNION BANK & TRUST
P.O. Box 70 53813
608/723-2191 Tr$1.5 Mil
Hd: W. S. Johnson, VP&TO

★Madison

AMERICAN EXCHANGE BANK
P.O. Box 1268 53701
608/256-2635 Tr$7 Mil
Michael L. Lemmenes, TO

COMMERCIAL MARINE BANK
102 State St. 53703
608/257-2121 Tr$6 Mil
Hd: W. E. Kinney, TO

FIRST WISCONSIN NATIONAL BANK
P.O. Box 7900 53707
608/252-4250 Tr$900 Mil
Hd: James E. Sugar, SrVP&SrTO
PersTr: Frederik W. Jensen, VP
TrInv: John W. Thompson, 1stVP
ComTrF: Raymond F. Unger, VP
EmplBen: Ronald L. Lewis, VP
TrOpers: James F. Taylor, Jr., TO
Nb: John C. Maynard, AsstVP

M & I BANK OF HILLDALE
401 N. Segoe Rd. 53705
608/238-9373
(Trust Service Office of Milwaukee)
Hd: Gary A. Anderson, VP
PersTr,EmplBen,TrOpers,Admin: James E. Saunders, AsstVP
TrInv: Frank C. Boso, VP

M & I BANK OF MADISON
P.O. Box 830 53701
608/252-5950
(Trust Service Office of Milwaukee)
Hd: William J. Conroy, VP
PersTr: Oscar Seibel, AsstVP
CorpTr: Margaret L. Kalina, VP
EmplBen: Robert L. Krewson, AsstVP
TrInv: Frank C. Boso, VP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank Dane County)
114 North Carroll St.
P.O. Box 3299 53704
608/246-2490 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP
TrInv: Wilfred E. Kinney, AsstVP
PersTr: John M. McDermott, TO

UNITED BANK & TRUST OF MADISON
P.O. Box 8915 53708
608/252-3550 Tr$160 Mil
Hd: Cheryl M. Shult, VP&TO
PersTr: Joan Burke, TO
SrLegCoun,Prob: Mark E. Musolf, VP&TO
TrInv,ComTrF: John Nelson, TO
EmplBen: Karen Gruenisen, TO
TrOpers: Cindy Lind, TOpO

Manitowoc

CITIZENS BANK OF MANITOWOC
3600 Calumet Drive 54220
414/684-3600
(Trust office of The Citizens Trust Company of Sheboygan)
Henry F. Blacharczyk, SrTrSvcO

FIRST NATIONAL BANK IN MANITOWOC
402 North Eighth St. 54220
414/684-6611
Hd: Richard R. Jodorski, TO
TrOpers: Kaye E. Johnson, AsstTO

MANITOWOC SAVINGS BANK,N.A.
P.O. Box 787 54220
414/683-2428 Tr$200 Mil
Hd,TrInv,ComTrF: William A. Pohlmann, VP&TO
PersTr: Michael B. Mahlik, AsstVP&TO
EmplBen: James A. Noffke, VP&TO
Nb: James H. Lewis, SrVP&TO

Marinette

FARMERS & MERCHANTS BANK & TRUST
P.O. Box 347 54143
715/735-6617
Hd: Thomas K. Maxwell, Pres&TO

STEPHENSON NATIONAL BANK & TRUST
1820 Hall Ave. 54143
715/732-1732 Tr$7.5 Mil
Hd: Mary L. Staudenmaier, Pres&TO
PersTr,TrOpers: Elizabeth A. Caswell, TO
PersTr,TrOpers: Dawn D. Maurer, AsstTO
Kevin Cegelski, TrAdm

Markesan

MARKESAN STATE BANK
P.O. Box 155 53946
414/398-2358 Tr$1 Mil
Hd: Martin E. Kirst, Pres&TO

Marshfield

CENTRAL BANK & TRUST
P.O. Box 650 54449
Hd: Willis W. Allmandinger, VP&TO
Carol Koffarnus, AsstTO

CITIZENS NATIONAL BANK & TRUST
P.O. Box 510 54449
715/834-3171 Tr$26 Mil
Hd: Richard J. Kamps, VP&TO
Betty Valenta, AsstVP&AdmAsst
James Bartelt, TO

Menomonie

FIRST BANK & TRUST
P.O. Box 100 54751
715/235-5511 Tr$2.7 Mil
Hd: John T. Midthun, ExecVP&TO
Richard H. Most, AsstTO
TrInv,ComTrF,EmplBen,TrOpers,PersTr,Nb: Deanna Thorson, AsstTO

UNITED BANK IN MENOMONIE
P.O. Box 130 54751
715/235-5521 Tr$2 Mil
Hd,CorpTr,TrInv: Calvin H. Beals, Pres&TO
PersTr,ComTrF,EmplBen,TrOpers,Nb: Gordon E. Skouge, TO
Dean L. Seston, VP&TO
Richard Partlow, AsstTO

Milwaukee

FIRST BANK,NatAssn, MILWAUKEE
201 West Wisconsin Ave. 53259
414/278-6060 Tr$1.1 Bil
(Office in La Crosse)
Hd: Tracy E. Little, SrVP&MngTO
PersTr: Roger W. Hoffman, VP&TO
CorpTr: Thomas W. Steele, VP&TO
TrInv: Lyle F. Warnock, VP&TO
EmplBen: James D. Jurek, VP&TO
TrOpers: Patricia L. DeJong, VP&TO
Nb: R. L. McCarter, AsstVP

FIRST WISCONSIN TRUST COMPANY (T)
P.O. Box 2054 53201
414/765-5000 Tr$2.24 Bil
(Affiliated with First Wisconsin Corporation, with Trust Units in Eau Claire, Fond du Lac, Green Bay, Madison & Oshkosh; Trust Service Offices in Rhinelander, Wausau & Wisconsin Rapids)
Blaine E. Rieke, ChmBd&CEO
Philip R. Smith, Pres
PersTr: Donald S. Buzard, 1stVP,GenCoun&Sec
Admin: Lee G. Wolcott, VP
FinPlng: Philip A. Hardacre, VP
CorpTr: Anthony M. Rood, Jr., 1stVP
EmplBen: James D. Hintz, VP
TrInv: Willard L. Wheeler, Jr., 1stVP
TrOpers: Marvin R. Anderson, 1stVP

HERITAGE TRUST CO.
P.O. Box 789 53201
414/276-2121 Tr$262 Mil
(Trust Office in Beloit)
Lloyd W. Herrold, ChmBd
Thomas M. Lower, Pres
PersTr: Robert L. Shellman, VP
EmplBen,CorpTr: Mel L. Andresen, VP
Nb: Richard J. Auth, VP
TrOpers,TDP: Lewis P. Bassell, VP
Tax&Legal Dept: Robert F. Nelson, VP,Sec&Treas
Michael J. Markiewicz, Csh

KILBOURNE STATE BANK
6055 W. Lisbon Ave. 53210
414/871-8200
Hd: Roger Kraemer, VP&TO

M&I MARSHALL & ILSLEY BANK
P.O. Box 2035 53201
414/765-7773
(Trust Service Offices in Madison, Racine, Rhinelander & Watertown)
Hd: Michael J. Revane, ExecVP
CorpTr,EmplBen: Marry L. Birnbaum, VP
PersTr,Admin: William T. Gaus, VP
TrInv,PersTr,EmplBen: William J. Gumerman, VP

67.9% of the subscribers of
TRUSTS & ESTATES
select insurance companies,
agents or policies.

WISCONSIN (Cont'd)

Milwaukee (Cont'd)

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine Bank, NatAssn)
111 E. Wisconsin Ave.
P.O. Box 1308 53202
414/765-2800 Tr$1.8 Bil
(Trust Service Offices in Beaver Dam, Burlington, Green Bay, Janesville, Madison, Neenah, New London, Racine, Sturgeon Bay, Watertown, and West Bend)
Hd: Norman A. Jacobs, Pres
PersTr: David J. Kundert, VP
CorpTr: Richard H. Bauzenberger, VP
TrInv: M. Dale Fritz, SrVP
TrOpers: Michael D. Ryba, VP
FinO: Gary L. Hoffman, VP
RegCoord,Mktg: John M. Ewens, SrVP
DataProcOff: Donald M. Rostad, VP
Arthur Saltzstein, VP,LegalO&Sec

MILWAUKEE WESTERN BANK
Capitol Dr. at 60th St. 53216
414/442-5800 Tr$25 Mil
Nb,EmplBen,CorpTr,PersTr: O. K. Johnson, Jr., SrVP&TO
Marge Crawford, AsstVP&TO
TrInv: Richard A. Sachs, Pres&ChmBd

Mondovi

FIRST NATIONAL BANK
54755
715/926-4234 Tr/u$1 Mil
Hd: Mrs. Peggy L. Serum, VP&TO

Monroe

COMMERCIAL & SAVINGS BANK
P.O. Box 597 53566
608/328-4000 Tr$12 Mil
Hd: John C. McElhaney, VP&TO
Lorna L. Blum, TO

FIRST NATIONAL BANK
P.O. Box 30 53566
608/328-5160 Tr$23 Mil
Hd: Robert P. Smith, VP&TO
Lydia M. McMicken, AsstTO
Lowell A. Rautmann, AsstTO

Neenah

FIRST NATIONAL BANK
100 W. Wisconsin Ave. 54956
414/722-3321 Tr$315 Mil
(Trust Offices in Appleton, Clintonville, Kimberly & Neenah)
Hd: E. W. Moede, VP&MngTO
PersTr: J. J. Kloss, VP&TO
CorpTr: M. Scheffler, AsstVP&TO
TrInv: N. T. Braun, VP&IO
ComTrF: K. J. Brusda, VP&IO
EmplBen: R. F. Harding, VP&TO
TrOpers: S. U. Barnes, TOpO
Nb: D. Spalding

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine National Bank of Neenah)
111 E. Wisconsin Ave.
P.O. Box 7889 54956
414/727-3260 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, VP
PersTr: Robert F. Ledwith, AsstVP
TrInv,ComTrF: Scott D. Andrews, VP
EmplBen: Mark N. Savides, TO
TrOpers: Kenneth Place, TO
Nb: Stephen G. Reed, TO

NEENAH WEST NATIONAL BANK
1055 Winneconne Ave. 54956
414/725-3053
(Trust Office of First National Bank at Neenah)
Daniel O. Skeans, MngTO

New London

THE MARINE TRUST COMPANY, NatAssn
(Operating at The First State Bank of New London)
113 North Water St.
P.O. Box 268 54961
414/982-3300 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Joseph E. McGrane, VP
Nb: Richard L. Jones, TO

Oshkosh

FIRST WISCONSIN NATIONAL BANK
P.O. Box 2448, 111 N. Main St. 54901
414/424-4270 Tr$113.5 Mil
Hd: Wilson K. Roane, VP
PersTr,Nb: Eugene C. Leslie, VP
EmplBen: James J. Mueller
TrInv,ComTrF: Gerald A. Riskey, AsstVP
TrOpers: Beth C. Oppermann
Prob: Dale W. Sonnenberg, AsstVP

FIRSTAR BANK OSHKOSH, N.A.
300 N. Main 54901
414/231-6610
(Trust Office of Firstar Bank, N.A. of Appleton)
Richard L. Alden, Pres
Paul R. Trigg, Sr&TO

VALLEY BANK OF OSHKOSH
P.O. Box 948 54902
Tr/u$20 Mil
Hd: David R. Krumrei, VP&TO

Platteville

FIRST NATIONAL BANK
170 W. Main St. 53818
608/348-9541 Tr$3 Mil
Hd: James L. Carns, Csh&TO
Charles J. Runde, VP&AsstTO

MOUND CITY BANK
25 E. Pine St., Box 263 53818
608/348-2685 Tr$2.7 Mil
Hd,PersTr,CorpTr: Morlan A. Melby, Pres&TO
Robert J. Just, Jr., VP&TO

Port Washington

PORT WASHINGTON STATE BANK
P.O. Box 176 53074
414/284-4416 Tr$4 Mil
Hd: F. M. Metz, SrVP&TO

Portage

CITY BANK & TRUST CO.
P.O. Box 568 53901
608/742-5321 Tr$11 Mil
Hd: Ron Eddy, VP&TO

Racine

HERITAGE BANK AND TRUST
4041 N. Main St., P.O. Box 1817 53401
414/639-4977
Hd,Mktg,TrInv: Robert F. Clarke, ExecVP
Admin,TrOpers: Steven G. Gabriel, SrVP&TO

M&I AMERICAN BANK & TRUST CO
441 Main St. 53403
414/637-4411
(Trust Service Office of Milwaukee)
Hd,CorpTr,Nb: Richard Seminaro, VP
PersTr,EmplBen,TrOpers: Margaret Nutt, AsstVP

THE MARINE TRUST COMPANY,NatAssn
(Operating at Marine First National Bank)
500 Wisconsin Ave.
P.O. Box 221 53401
414/633-8201 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Robert E. Slade, VP
Admin: Richard W. Kozich, VP

Reedsburg

THE REEDSBURG BANK
P.O. Box 90 53959
608/524-8251 Tr$6 Mil
Hd: Sharon Braun, TO
Edward J. Miller, VP&AsstTO

Rhinelander

M&I MERCHANTS BANK & TRUST
7 N. Brown St. 54501
715/369-3000
(Trust Service Office of Milwaukee)
Hd: Don Jarek, VP

Advertise
in
TRUSTS & ESTATES
The magazine
that opens
the door to
the $500 Billion
Trust Market!

For rates and
information
contact:
Charles E. Lloyd
Advertising
Director
(404) 256-9800

Rice Lake

DAIRY STATE BANK
(Trust Service Agreement with American National Bank & Trust Co. of Eau Claire)
P.O. Box 391 54868
Dale C. Sevig, VP&SrTO

Richland Center

FARMERS AND MERCHANTS BANK
P.O. Box 111 53581
608/647-6303 Tr$.5 Mil
Hd: John E. Lewis, Pres

Ripon

VALLEY TRUST CO.
400 Watson St. 54971
414/748-3131
(Trust Office of Appleton)
Thomas C. Chase, TO
Doloris A. Ladwig, AsstTO

Sauk City

FARMERS & CITIZENS UNITED BANK
P.O. Box 607 53583
608/643-8591 Tr$1 Mil
Hd: David L. Smidt

Seymour

FIRSTAR BANK SEYMOUR, N.A.
P.O. Box 35 54165
(Trust Office of Firstar Bank, N.A. of Appleton)
Philip C. Dahlman, Pres
Peter A. Rogers, TO

Shawano

VALLEY BANK OF SHAWANO,NatAssn
P.O. Box 496 54166
715/526-6101 Tr$1 Mil
(Trust Office of Appleton)
Hd: William Blythin, Pres&TO
Charles Banker, VP&TO

Sheboygan

THE CITIZENS TRUST COMPANY
P.O. Box 171, 636 Wisconsin Ave. 53081
414/459-2070 Tr/o$200 Mil
(Trust Offices in Gillett, Green Bay, Manitowoc, Shorewood & Two Rivers)
Hd: Eldon L. Bohrofen, Pres
EmplBen: David M. Kemp, VP
TrOpers: Robert L. Krueger, TOpO
Admin: Richard I. Dummer, VP
Wesley J. Vander Weele, AsstVP
Allan Jurss, TO
Susan E. Hanson, TO
Mktg-Nb: Daniel S. Allison, SrVP
DisBkrg: Pam Rudnick

SECURITY FIRST NATIONAL BANK
605 Plaza 8 53081
414/459-6920 Tr$161 Mil
Hd: Robert J. Nickodem, SrVP&TO
PersTr: Roland M. Neumann, Jr., SrVP&GCoun
CorpTr: Earl E. Schroeder, TO
TrInv,ComTrF: James E. Raffel, SrVP&TrInvO
EmplBen: Robert H. Foster, AsstVP&TO
TrOpers: Keith A. Cram, AsstVP&TO
Nb: Tom Armstrong, AsstVP&TO

Shorewood

THE CITIZENS NORTH SHORE BANK
4015 N. Oakland Ave. 53211
414/961-6200 Tr/o$200 Mil
(Trust Office of The Citizens Trust Company of Sheboygan)
Daniel S. Allison, SrVP
DisBrkg: Pam Rudnick

Sparta

UNION NATIONAL BANK & TRUST CO.
P.O. Box 249 54656
608/269-6737
Hd: John R. Wall, Pres&TO

Stevens Point

CITIZENS NATIONAL BANK
1045 Main St. 54481
715/344-3300 Tr$17 Mil
Hd: James A. Blum, VP&TO

FIRST NATIONAL BANK
1245 Main St. 54481
715/344-5100 Tr$34 Mil
Hd: William A. Diedrich, VP&SrTO

Sturgeon Bay

BANK OF STURGEON BAY
P.O. Box 9 54235
414/743-5551 Tr/o$4 Mil
Hd: Paul Wickmann, TO

THE MARINE TRUST COMPANY,NatAssn
(Operating at 1st National Bank of Sturgeon Bay)
54235
414/743-6521 Tr$1.8 Mil
(Trust Service Office of Milwaukee)
Hd: Leonard M. Rohloff, SrVP

Sun Prairie

BANK OF SUN PRAIRIE
P.O. Box 29 53590
608/837-4511 Tr$8.2 Mil
Hd: William J. Livingston, TO
Leona Wavra, Csh&TO

Superior

FIRST NATIONAL BANK
P.O. Box 1029 54880
715/394-6611
Hd: Edward J. Donahoe, TO
Miss Agnes Dahl, VP&AsstTO

NATIONAL BANK OF COMMERCE
1127 Tower Ave. 54880
715/394-5531 Tr$10 Mil
Hd: Joel S. Gates, Jr., Pres&TO
TrOpers: Frayden V. Amundson, TO

Tomah

FARMERS & MERCHANTS BANK
1001 Superior Ave. 54660
608/372-2126 Tr/o$1 Mil
Hd: E. G. Fisher, TO
TrOpers: Janeen K. Downing, TrAsst
Donald D. Kortbein, TO
Terry L. Winchel, TO

Two Rivers

THE CITIZENS LAKESHORE BANK
1718 W. Park St. 54241
414/793-1113 Tr/o$200 Mil
(Trust Office of The Citizens Trust Company of Sheboygan)
Henry F. Blacharczyk, SrTrSvcO
DisBrkg: Pam Rudnick

Watertown

M&I BANK OF WATERTOWN
P.O. Box 457 53094
414/261-7102
(Trust Service Office of Milwaukee)
Hd: Robert W. Westrick, AsstVP

THE MARINE TRUST COMPANY, NatAssn
500 Main St., P.O. Box 498 53094
414/261-0616 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas D. Wiers, VP

Waukesha

INDEPENDENCE BANK,NatAssn
P.O. Box 48 53186
414/542-2511 Tr$98 Mil
Hd,Nb: B. W. Salome, SrVP
PersTr: Janice Stark, TO
CorpTr,ComTrF: Don Zerrien, TO
TrInv: George Struck, VP
EmplBen: Larry Sarver, TO
TrOpers: Judith Holland, TO

WAUKESHA STATE BANK
P.O. Box 648 53187
414/549-8541 Tr$20 Mil
Hd: E. W. Clayton, VP&TO
TDP: Paul McCaughy

Wausau

CITIZENS BANK & TRUST
P.O. Box 59 54401
715/845-4301 Tr$17.5 Mil
Hd: Gary R. Ratts, SrVP&TO

WISCONSIN VALLEY TRUST CO.
P.O. Box 209 54401
715/845-3121 Tr$140 Mil
(Trust Office in Eau Claire)
Hd,PersTr,EmplBen: T. James Kennedy, Pres
CorpTr: Helen S. Borth, AsstTreas
Linda Gehrke
TrInv: Richard Heier, AsstVP
TrOpers: Michael Paul, TOpO
Nb: Howard C. Williams, AsstVP

West Bend

M&I FIRST NATIONAL BANK
P.O. Box 1980 53095
414/338-0611
Hd,PersTr: M. J. Gonring, Jr., SrVP&TO
CorpTr,TrOpers: R. T. Stephenson, VP&TO
ComTrF,TrInv: R. W. Schwenkner, AsstVP&TO
EmplBen: M. F. Hron, AsstVP&TO

THE MARINE TRUST COMPANY,NatAssn
801 West Washington St.
P.O. Box 557 53095
414/338-2111 Tr$1.8 Bil
(Trust Service Office of Milwaukee)
Hd: Thomas A. Schowalter, AsstVP

Whitewater

COMMERCIAL BANK
200 South Fremont St. 53190
414/473-5531
Jon D. Kachel, VP&TO

THE FIRST CITIZENS BANK
207 West Main St. 53190
414/473-2112 Tr$3 Mil
Hd: James Caldwell, TO
Mardell A. Winter, TO

Wisconsin Rapids

WOOD COUNTY NATIONAL BANK
181 2nd St. South, P.O. Box 99 54494
715/423-7600 Tr$27 Mil
Hd: Richard Jandrain, VP&TO

Over 1,100 Non-Profit
Institutions, Organizations,
Foundations, & Associations
subscribe to
TRUSTS & ESTATES

WYOMING

Buffalo

FIRST NATIONAL BANK
P.O. Box 400 82834
307/684-2211
Hd: George Schafer, AsstVP&TO

WYOMING BANK & TRUST CO.
P.O. Box 950 82834
307/684-2201 Tr/u$1 Mil
Hd: Donald P. Kroen, Pres

Casper

FIRST INTERSTATE BANK OF CASPER,N.A.
P.O. Box 40 82602
307/235-4366 Tr$112 Mil
Hd,TrInv,Nb: Donald A. James, VP&SrTO
PersTr: L. Philip House, VP&TO
Estates: Cathy Sears, VP&TO
CorpTr: Elizabeth Wells, AsstVP
EmplBen: John A. McAteer, VP&TO
TrOpers: Linda Mundell, AsstVP

WESTERN NATIONAL BANK
P.O. Box 2480 82602
307/234-1501
Hd: B. W. Smith, Pres

WYOMING NATIONAL BANK
P.O. Box 2799 82602
307/266-1100 Tr$463 Mil
Hd: Dan W. Guerttman, VP&SrTO
PersTr: James R. Watson, VP&SrAdmO
PersTr: David Palfrey, AsstVP&TO
PersTr: Henry Gardiner, AsstTO
CorpTr: Pam Snell
TrInv,ComTrF: John Hildt, VP&TO
EmplBen: Thomas A. Ward, Jr., TO
TrOpers: Montie Ryan, TO

★Cheyenne

AMERICAN NATIONAL BANK
1912 Capitol Ave.
P.O. Box 1528 82001
307/634-2121 Tr$13 Mil
Hd,PersTr,CorpTr,TrInv: Mickey Zanoni, SrVP&SrTO
TrOpers: Delores Mayorga, TO

FIRST NATIONAL BANK & TRUST CO. OF WYOMING
P.O. Box 1768 82001
307/634-3314 Tr$66 Mil
Hd,Nb: E. L. Patrick, SrVP-Tr
PersTr: LeRoy C. Harvey, VP&TO
CorpTr,TrOpers: Patricia L. Glennon, TO
TrInv,ComTrF: Roger K. Brainard, TO
EmplBen: Theodore Labiche, TO
Prob: Louisa E. Babbitt, TO

FIRST WYOMING BANK,NatAssn, CHEYENNE
18th & Carey Ave. 82001
307/634-5961 Tr$122 Mil
Hd: Darryl G. Gaines, SrVP&TO
PersTr: R. Scott Murdock, VP&TO
TrOpers: Arlene J. Hamm, TO

Cody

FIRST WYOMING BANK-CODY
P.O. Box 2750 82414
307/587-2243 Tr$8 Mil
Hd: M. D. Ellis, TO
PersTr: L. M. Reidel, AsstTO
CorpTr: Don Rawlings, FinCoun
TrInv: John Revolinski, FinCoun

Douglas

CONVERSE COUNTY BANK
P.O. Drawer 689 82633
307/358-5300 Tr$10 Mil
Hd: Keith E. Cowden, VP&TO
Richard Cuthbertson, AsstTO

Gillette

STOCKMEN'S BANK & TRUST CO.
P.O. Box 3004 82716
307/682-5144 Tr$48 Mil
Hd: David E. Clift, VP&TO
Delores Warfield, AsstVP&TO

Jackson

JACKSON STATE BANK
P.O. Box 1788 83001
307/733-3737 Tr$2 Mil
Hd: Dean K. Bark, VP&TO

Kemmerer

FIRST WYOMING BANK,NatAssn, KEMMERER
801 Pine Ave. 83101
307/877-4441 Tr$523 Mil
Hd: Thomas F. Scranton, ExecVP&TO
Mae Jean Julian, VP&TO

Lander

CENTRAL BANK & TRUST
P.O. Box 69 82520
307/332-4730 Tr$1 Mil
Hd,PersTr,CorpTr,TrInv,ComTrF: W. T. Davey, Pres&TO
EmplBen,TrOpers: Mary F. Alexander, VP,Csh&AsstTO

Laramie

BANK OF LARAMIE
P.O. Box 160 82070
307/745-8881 Tr$4 Mil
Hd,PersTr: Dick Van Pelt, Pres&TO
Emma Krafczik, AsstTO

FIRST INTERSTATE BANK OF LARAMIE,NatAssn
221 Ivinson Ave.
P.O. Box 1307 82070
307/745-4874, Ext. 257 Tr$13 Mil
Hd: Donald L. Preston, VP&TO

Powell

AMERICAN NATIONAL BANK
P.O. Box 1007 82435
307/754-2283 Tr$1 Mil
Hd: Harold R. Hand, Pres
Lloyd C. Snyder
James W. Whitnell

Rawlins

RAWLINS NATIONAL BANK
P.O. Box 100 82301
307/324-2203 Tr$1.3 Mil
Hd: Richard A. Reynders

Rock Springs

ROCK SPRINGS NATIONAL BANK
P.O. Box 880 82901
307/362-8801 Tr$2 Mil
Hd,PersTr,TrInv,ComTrF,EmplBen,Nb: Clarence Samuels
Hd,CorpTr,TrInv,ComTrF,EmplBen,Nb: John W. Hay, Jr.
TrOpers: James M. Bastalich, AsstTO

Sheridan

BANK OF COMMERCE
P.O. Box 2007 82801
307/674-7411 Tr$49 Mil
Hd: Robert James Wyatt, VP&TO
TrOpers: Mary Lou Sare, TrAdmO

FIRST NATIONAL BANK
P.O. Box 1067 82801
307/674-4411 Tr$11 Mil
Hd: W. H. Porter, VP&TO
Beulah J. Fackenthall, AsstTO

Subscribers to
TRUSTS & ESTATES
include presidents, vice presidents, trust or investment officers, partners, managers, chartered life underwriters, consultants, employee benefit and pension officers of banks, insurance companies, law firms, accounting companies, non-profit organizations and foundations, finance planning firms and services, investment companies, counselors of estates, taxes, life insurance, planning actuarial and employee benefits, government agencies, professional and and trade associations, and others allied to field.

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

CANADIAN TRUST INSTITUTIONS

For reader convenience, the following alphabetical listing shows the provinces in which head offices are located. Each head office lists cities in which branches are located. Branches are not listed separately.

ALBERTA

Calgary

COMMERCIAL TRUST CO., LTD.
409 8th Ave., SW, 2nd Fl. T2P 1E3
403/262-3017 Tr$194 Mil
Hd: Thomas S. Dobson, Pres

FIRST CITY TRUST CO.
600 7th Ave. S.W. P2P 0Y6
403/266-8851
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; Ont: Kitchener, Ottawa, Toronto; Sask: Regina & Saskatoon)
Hd: V. E. Daughney, Pres
Fin,Admin: W. Gordon Lancaster, ExecVP
Mtgs: Jules P. Joanis, AsstVP
Svngs: J. A. Carley, VP

Edmonton

HERITAGE SAVINGS & TRUST CO.
10162 100 St. T5J 0P5
403/421-7771
Hd: John S. Davediuk, VP-TrSvcs

NORTH WEST TRUST CO.
10205 Jasper Ave. T5J 3R4
403/428-1212 Tr/o$650
(Branches in Alta: Calgary, Camrose, Edmonton, Red Deer, Lethbridge, Fort McMurray; BC: New Westminster, Vancouver, Victoria; Man: Winnipeg; Sask: North Battleford, Regina, Saskatoon, Yorkton)

PRINCIPAL SAVINGS & TRUST CO.
Principal Plaza
10303 Jasper Ave.
P.O. Box 2425 T5J 2S8
403/421-2020 Tr$87 Mil
(Branches in Alta: Calgary; BC: Coquitlam, Kelowna, Surrey, Vancouver, Victoria; NB: Moncton; Nfld: St. John's; NS: Halifax; Sask: Regina)
Hd: John M. Cormie, Pres
Kenneth M. Marlin, Sec-Treas
Robert Langston, VP

Lethbridge

CENTRAL TRUST COMPANY
506 4th Ave., South T1J 0N5
403/320-1233
Hd: R. G. Thompson, Mgr

Over 1,100 Insurance
Companies, Agents & Brokers
subscribe to
TRUSTS & ESTATES

BRITISH COLUMBIA

Surrey

NORFOLK TRUST COMPANY
15148 Fraser Highway V3R 3P1
604/588-4322
Ben Cook, Mgr

Vancouver

YORKSHIRE TRUST CO.
1100 Melville St.
604/685-3711 Tr$350 Mil
(Branches in Alta: Calgary, B. Hill, Mgr; BC: Victoria, R. A. Davidson, Mgr)
Hd: P. H. Widdifield, AsstGM
PersTr: R. Clark, TO
CorpTr: R. Johnstone, CTO
TrInv: A. Dunn, IO
EmplBen: P. Hazell, AsstGenMgr

MANITOBA

Winnipeg

FIRST CITY TRUST CO.
255 Portage Ave. R3B 2A8
204/944-9144 Tr$20 Mil
Hd: Janice Esau, Mgr

INVESTORS GROUP TRUST CO., LTD.
280 Broadway R3C 3B6
204/949-8488 Tr$2 Bil
Hd: C. F. Schmidt
TrInv,ComTrF: P. E. Newman
EmplBen Nb: B. V. Jones
TrOpers: M. Proch

NORFOLK TRUST COMPANY
100-433 Main St. R3B 1B3
204/943-1531
Ed Unrau, Mgr

NORTH CANADIAN TRUST COMPANY
104-386 Broadway R3C 0V6
204/944-8758 Tr/o$1 Mil
Hd: Mrs. Ester Sintson, Mgr
R. D. Evans, Pres

The typical reader of
TRUSTS & ESTATES
has been reading it
for 8.4 years.

NOVA SCOTIA

Halifax

ATLANTIC TRUST COMPANY OF CANADA
P.O. Box 2224 B3J 3C4
902/422-1701 Tr$29 Mil
(Branches in Dartmouth & Wolfville)
Hd,PersTr,CorpTr: Daniel J. Fougere
TrInv: Robert J. Power
TrOpers: Catherine McDougall

CENTRAL TRUST COMPANY
5151 Terminal Rd.
902/425-7390 Tr$1.2 Mil
(Branches in Alta: Calgary, Edmonton, Grand Prairie, Lethbridge, Medicine Hat, Red Deer; BC: Kamloops, Vancouver, Victoria; Man: Winnipeg; NB: Bathurst, Campbellton, Edmundson, Fredericton, Moncton, Newcastle, Saint John, St. Stephen, Sussex, Woodstock; Nfld: Corner Brook, Gander, St. John's; NS: Amherst, Bedford, Bridgewater, Dartmouth, Halifax, Kentville, New Glasgow, Port Hawkesbury, Sydney, Truro, Yarmouth; Ont: Brampton, Brantford, London, Ottawa, Toronto, Welland, Windsor; PEI: Charlottetown, Summerside; Quebec: Montreal)
H. B. Rhude, Chm&CEO
R. J. MacBurnie, SrVP-Fin
D. W. Saunders, SrVP-CorpPlng
W. P. Bradley, SrVP-Lndg
PersTr: E. K. Davison, AsstVP-TrSvcs
K. R. Eddy, SrVP-Opers
H. T. Martin, SrVP-TrSvcs
CorpTr: W. Fern
TrInv: M. Small

ONTARIO

London

CANADA TRUST CO.
P.O. Box 5703, Terminal A/N6A 4S4
519/673-6254 Tr$4.1 Bil
(Branches in Alta: Calgary, Edmonton, Lethbridge; BC: Vancouver, Victoria; Man: Winnipeg; Ont: Chatham, Hamilton, Kitchener, London, Ottawa, St. Catherines, Toronto, Windsor; Quebec: Montreal; Sask: Regina)
Hd,CorpSvcs,TrOpers: P. A. Heiland, VP
PersTr: J. R. MacDonald, AsstVP
CorpTr: D. A. MacDonald, AsstVP
TrInv: W. J. Blowers, VP
ComTrF: D. E. MacMillan, AsstVP
EmplBen: J. M. Tonge, AsstVP
TDP: J. B. Kelman, VP

STERLING TRUST CORP.
150 Fullarton St. N6A 1E3
519/672-0610
J. Drury, MgrTrSvcs

ONTARIO (Cont'd)

Sarnia

VICTORIA AND GREY TRUST COMPANY
250 Christina St. North, Box 2229 N7T 7L9
519/344-7491 Tr$302.9 Mil
Hd: C. G. Fleming, ChmBd
W. H. Somerville, Pres,CEO

Stratford

VICTORIA AND GREY TRUST COMPANY
1 Ontario St. N5A 6S9
416/860-8600 Tr$1.25 Mil
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge, Lloydminster, Red Deer; BC: Vancouver; Man: Winnipeg; Ont: Ajax, Alliston, Aylmer, Barrie, Belleville, Bowmanville, Brampton, Brantford, Brockville, Cannington, Chatham, Cobourg, Collingwood, Exeter, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Meaford, Milton, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Ottawa, Owen Sound, Peterborough, Port Credit, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Simcoe, Smiths Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Whitby, Windsor; Que: Montreal; Sask: Regina)
Hd,TrOpers,TDP: M. R. Halliday, VP
PersTr,CorpTr,TrInv,ComTrF: M. R. Taylor, VP
EmplBen: Mrs. N. Williams
Nb: R. M. Bassett, VP

Toronto

CANADA PERMANENT TRUST CO.
320 Bay St. M5H 2P6
Tr$5.1 Mil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's; NS: Halifax; Ont: Toronto, Brantford, Hamilton, Kitchener, London, Ottawa, Woodstock; Que: Montreal; Sask: Regina, Saskatoon)
N. G. Wright, SrVP
PersTr: G. B. Clapperton, VP
CorpTr: T. G. Squires, VP
PersTr: W. E. Montgomery, VP
ET&AInv: F. Friesen, NatMgr

Over 500 Universities,
Law Schools, Colleges, Public
& Private Law School
Libraries, Professional
& Trade Associations
subscribe to
TRUSTS & ESTATES

CANADA TRUST-TORONTO MAIN
110 Yonge St. M5C 1T4
416/869-6283
Mgr: George Pace, AsstVP

CONTINENTAL TRUST COMPANY
145 King St. W. M5H 2E2
416/860-3911 Tr$140 Mil
(Branches in Toronto, Vancouver and Montreal)
W. J. Clarke, Pres
G. F. Coleman, VP

CROWN TRUST CO.
P.O. Box 38
1 First Canadian Place M5X 1G4
416/364-4400
(Branches in Alta: Calgary, Edmonton; BC: Vancouver, Victoria; Man: Winnipeg; Ont: Brantford, London, Windsor; Que: Montreal)
Hd: Harold Martin, SrVP

THE FIDELITY TRUST COMPANY
Executive Offices: 350 Bay St. M5H 2S6
416/362-7211
Head Office: 10506 Jasper Ave.
Edmonton, Alberta T5J 2W9
(Branches in Alta: Calgary, Edmonton; BC: Vancouver; Man: Brandon; Winnipeg, NS: Halifax, Ont: Toronto; Sask: Regina, Saskatoon)
Brendan R. Calder, Pres&CEO
Colin S. Dell, ExecVPFin&Sec

GUARANTY TRUST CO. OF CANADA
366 Bay St. M5H 2W5
416/863-5181 Tr$2.1 Bil
(Branches in Alta: Calgary; BC: Vancouver; Ont: Ottawa, Toronto; Sask: Regina. Over 45 banking branches in other locations)
Hd,TrInv: E. A. Fricker, SrVP
Hd,PersTrSvcs: T. A. W. Duncan, VP
PersTr: D. J. Sutton, AsstVP
PersTr,Mktg&BusDev: K. Drabble, AsstVP
HdCorpSvcs: G. A. Morin, VP
CorpTr: M. MacGirr, Nat'lMgr
TrInv: P. A. Spark, VP
ComTrF,InvSvcs: W. Drummond, Nat'lMgr
PenSvcs: R. K. Weller, AsstVP
TrOpers: T. Broeders, Nat'lMgr

THE INTERNATIONAL TRUST COMPANY
Royal Bank Plaza, N. Tower
P.O. Box 75 M5J 2J2
416/865-0515 Tr$1.4 Bil
(Branch in Alta: Edmonton)
Hd: Ed A. Robinson, SrVP
TrOpers: Andy Bunkis, VP
ClientSvcs: Charles A. Gunn, VP

NATIONAL TRUST COMPANY, LIMITED
21 King Street East M5C 1B3
416/364-9141 Tr$12.6 Bil
(Branches in Alta: Calgary, Edmonton; BC: Kamloops, Vancouver, Victoria; Man: Winnipeg; Ont: Burlington, Hamilton, Oshawa, Ottawa, St. Catharines, Toronto, Whitby; Que: Montreal)
J. L. A. Colhoun, Ch&CEO
J. C. C. Wansbrough, Pres
D. W. S. Dunlop, SrVP-Tr
E. A. Walker, SrVP-Inv
R. G. Darling, VP-PersScvs
D. M. Wallace, VP-APacReg
M. W. Petit, VP-TrQue
D. D. Landreville, VP-EmplBen

PREMIER TRUST CO.
19 Richmond St. W. M5H 1Z1
416/363-7043 Tr/o$5 Mil
(Branches in Ont: London & St. Catharines)
Hd: Thomas H. Holmes, GenMgr

ROYAL TRUST CORPORATION OF CANADA
Executive Office
Toronto Dominion Bank Tower
Toronto-Dominion Centre
P.O. Box 7500 Station A M5W 1P9
416/867-2000
(Branches in Alta: Calgary, Edmonton, Lethbridge, Medicine Hat, Red Deer; BC: Kamloops, Kelowna, Nanaimo, Vancouver, Victoria, Man: Winnipeg; NB: Fredericton, Moncton, Saint John; Nfld: Corner Brook, St. John's; NS: Halifax; Ont: Belleville, Brantford, Burlington, Cambridge, Chatham, Forest, Guelph, Hamilton, Kingston, Kitchener, Leamington, London, Niagara Falls, Mississauga, Oakville, Oshawa, Ottawa, Peterborough, Petrolia, St. Catharines, St. Thomas, Sarnia, Sault St. Marie, Strathroy, Thornhill, Thunder Bay, Toronto, Waterloo, Windsor, Woodstock; PEI: Charlottetown; Sask: Regina, Saskatoon)
K. A. White, ChmBd
M. A. Cornelissen, VChm
J. H. Matthews, SrExecVp&ChOperO
R. B. Breton, ExecVP-RegOpers
G. R. Otley, ExecVP-FuncOpers
A. Purdy, ExecVP-REInv&Fin
I. A. C. McCallum, GpVP&FinIntSvcs
J. A. Burleton, SrVP-Mktg
D. R. Cooper, SrVP-Fin&Admin
C. C. de Lery, Sr-VPAdmin
I. D. Sneddon, SrVP-MoneySvcs
P. A. Armstrong, VP-Mtgs
B. L. Bentley, VP-TrInv
M. F. Blakely, VP-MetroTorontoReg
N. R. D. Dennys, VP-Western Reg
W. D. Gordon, VP-OntReg
W. B. Hayman, VP-Persnnl
C. F. McFarlane, VP-PersTr
W. J. Noble, VP-PenTr
C. M. Root, VP-RE
R. S. Traquair, VP-EuropeReg
H. T. Tucker, VP-PropInvSvcs
G. Wiebe, VP-CorpTrSvcs
A. M. Wyszkowski, VP-InfSys
N. W. R. Burbidge, Sec

ROYAL TRUSTCO LIMITED
Executive Office
Toronto-Dominion Bank Tower, T. D. Centre
P.O. Box 7500 Station A M5W 1P9
416/867-2000 Tr$31.3 Bil
(Holding company for operating divisions: The Royal Trust Co. and Royal Trust Corporation of Canada and subsidiaries in Florida and Europe)
Hd: Kenneth A. White, Chm
Machiel A. Cornelissen, VChm
John H. Matthews, ExecVP-CanOpers
Ewart A. Wickens, ExecVP-IntBkng
Edward P. Cannon, GpVP-CorpPlng
F. Sandy Milligan, GpVP-HumnResrcs
Ian M. Young, SrVP-Fin&CFO
James A. C. Ferenbach, VP&Comp
H. Dennis Madden, VP-IntBnkg
C. Terrill Manning, VP&Sec
Harry E. Trenholme, VP-IntSvcs

STANDARD TRUST CO.
69 Yonge St. Ste. 200 M5E 1K3
416/868-6900 Tr$54.8 Mil
Hd: James Wood, VP

STERLING TRUST CORP.
220 Bay St. M5J 2K8
416/364-7495 Tr$451 Mil
Hd: M. Doherty
PersTr: James S. Ascroft,
M.T.C.I.,TrMgr&CorpSec
MutFd,CorpTr,EmplBen: Eric Jensen
EmplBen: Richard Leah

VICTORIA & GREY TRUST COMPANY
165 University Ave., 9th Floor M5H 2T8
416/860-8683
(Branches in Alta: Calgary, Camrose, Edmonton, Lethbridge, Lloydminster, Red Deer; BC: Vancouver; Man: Winnipeg, Ont: Ajax, Alliston, Aylmer, Barrie, Belleville, Bowmanville, Brampton, Brantford, Brockville, Cannington, Chatham, Cobourg, Collingwood, Exeter, Goderich, Guelph, Hamilton, Hanover, Huntsville, Kincardine, Kingston, Kitchener, Leamington, Lindsay, Listowel, London, Meaford, Milton, Mississauga, Mount Forest, Newmarket, North Bay, Orangeville, Orillia, Ottawa, Owen Sound, Peterborough, Port Elgin, Renfrew, Richmond Hill, St. Catharines, St. Marys, Sarnia, Simcoe, Smith Falls, Stratford, Thorold, Tillsonburg, Toronto, Trenton, Wallaceburg, Whitby, Windsor; Que: Montreal; Sask: Regina)
Hd: David R. Horne, CorpSec

QUEBEC

Montreal

FIDUCIE DU QUEBEC
1 Complexe Desjardins, 14th Fl.
C.P. 34, Succ. Desjardins H5B 1E4
514/286-5824 Tr$6.6 Bil
(Branches in Que: Chicoutimi, Laval, Montreal, Quebec & Sherbrooke)
Hd: Jacques V. Goyer
Raymond A. Reid, ExecVP
Bernard Larue, VP-Fin&Treas
Jean-Pierre Duguay, VP-FinSvcs
Yvon Drouin, VP-Comp
PersTr, CorpTr: Andre Cloutier, Mgr
TrInv: Gerald Gariepy, Mgr
ComTrF: Denis Jodoin, Mgr
EmplBen: Jacques Robillard, Mgr
TrOpers, Nb: Jean-Claude Lupien, Mgr
TDP: Paul Tetrault, Mgr

GENERAL TRUST OF CANADA
1100 University St. H3B 2G7
514/871-7100 Tr$3.0 Bil
(Branches in Que: Chicoutimi, Hull, Levis, Outremont, Montreal/University, Quebec, Rimouski/Sept-Iles, Trois-Rivieres. Subsidiaries: Sherbrooke Trust, Que; Sterling Trust, Ont)
TrDeptHd: Pierre Favreau, VP-TrSvcs
PersTr: Normand Laroche
CorpTr: Andre Rolland
TrInv: Andre Bineau
ComTrF: Yvon Theriault
EmplBen: Louis Ronceau
Quebec Region:
Louis Archambault, Pres&CEO
Opers: Maurice Myrand, ExecVP
AdminSvcs: Guy Achim, SrVP
FinSvcs,Brnchs: Jean-Louis Hamel, SrVP
Mktg,PubRel: Gilles N. Besner, VP
Inv: Andre Bineau, VP
Fin: Pierre Comtois, VP
TrSvcs: Pierre Favreau, VP
Gerard Laverdiere, VP-QueReg
Br: Jacques Goudreault, AsstVP
Prop&Mtg: Roger Roberge, AsstVP
IntAudit: Roger Lemieux, Mgr
InfSys: Jean-Pierre Rivard, Mgr
Pierre Audet, Sec
TrSvcs: Anatole Cote, AsstVP
Mtges: Rejean Ostiguy, AsstVP
CorpTrSvcs: Oscar Lauzon, AsstVP
LegalCoun: Gaston Pouliot, VP
FinSvcs,Admin: Benoit Larouche, AsstVP
T&E: Maurice Dupras, AsstVP
PensTrSvcs: Jacques Nadeau, AsstVP
Gilles Seguin, Cont
InfSys,HmnResrcs: Fabian Giacobbi, VP

GUARDIAN TRUST CO.
618 St. James St. W. H3C 1E3
514/842-7161 Tr$65 Mil
(Branches in Ont: Toronto and BC: Vancouver)
Hd,CorpTr: J. Wilson
PersTr: S. Fekete
TrInv,ComTrF,Nb: D. Marchl
EmplBen: A. Rajewski
TrOpers: A. Croels

MONTREAL CITY & DISTRICT TRUSTEES LTD.
1253 McGill College H3B 2Z6
514/878-3351 Tr/o$332 Mil
(Branches in Que: Rosemere & Montreal)
Hd: Michel M. Lessard, Pres&CEO
Est: Pierre Jones, Mgr
PersTr: Gilbert Cote, Mgr
CorpTr,TrOpers,TrInv: Maurice Fortier, Treas
SecurDept: Leopold Vanier, Mgr
ComTrF: Jean Belair, Mgr
EmplBen: Yvon Bergeron, Mgr
TrOpers: J. Noe DeLorme, GM
Nb,RE: Lionel Malo, AsstGM

MONTREAL TRUST CO.
1 Place Ville Marie H3B 4A8
514/861-1681 Tr$2.8 Bil
(Branches in Alta: Calgary & Edmonton; BC: Kelowna, Vancouver & Victoria; Man: Winnipeg; NB: Saint John; Nfld: St. John's: NS: Halifax & Truro; Ont: Brockville, Hamilton, Kingston, Kitchener, London, Ottawa, Sudbury, Toronto & Windsor; PEI: Charlottetown, Que: Quebec City; Sask: Regina & Saskatoon; Bermuda: Hamilton)
Hd: W. K. Proctor, SrVP-PersSvcs
PersTr: J. P. Moore, VP-TrSvcs
CorpTr: J. H. Whiteley, VP
TrInv: N. Cunningham, SrVP,InvMgt
EmplBen: Wm. J. Henderson, VP-PenAdminSvcs

THE ROYAL TRUST COMPANY
Head Office
630 Dorchester Boulevard West H3B 1S6
514/876-2525
(Branches in Beaconsfield, Brossard, Chateauguay, LaSalle, Laval, Montreal, Quebec, Repentigny, St. Bruno, Ste. Foy, Sherbrooke, Sillery, Town of Mount Royal, Westmount)
K. A. White, ChmBd,Pres&CEO
P. E. Johnston, SrVP-EastReg
A. Monette, VP&Mgr-MontrealReg
A. Forest, VP,Lending&Sec-Treas

SOCIETE NATIONALE DE FIDUCIE
385 Sherbrooke St. E. H2X 1E5
514/844-2050 Tr$1 Bil
Hd: Louis B. Cusson, Chm&CEO
PersTr: Mme Celine Blackburn
CorpTr: Mrs. Yolande Meunier
EmplBen: Andre Frenette

Quebec

SAVINGS & INVESTMENT TRUST
850 D'Youville Square G1R 3P6
418/692-1221 Tr$1.775 Bil
(Branches in Que: Chicoutimi, Montreal, Trois Rivieres, Ont: Ottawa)
Hd: Paul Tardif, ExecVP&GenMgr
PersTr,Nb: Robert Gagnon, VP
CorpTr: Carol Turgeon
TrInv,ComTrF: Claude Pilon, VP
EmplBen,TrOpers: Francois Mercille, Treas
TDP: Ghislain Viel, Cont

Sherbrooke

SHERBROOKE TRUST CO.
75 Wellington St. N. J1H 5B5
819/563-4011 Tr$110 Mil
Hd: Bruce D. Allanson, ExecVP&Mgr-Dir
EmplBen: Mark Hayes, AsstGenMgr&Treas
TrInv: Frederick T. Roffey, Sec
Hd,PersTr,CorpTr,TrOpers,Nb: Jacques Custeau

SASKATCHEWAN

Saskatoon

COOPERATIVE TRUST CO. OF CANADA)
333 3rd Ave. N. S7K 2M2
306/244-1900 Tr$2.7 Bil
(Branches in Alta: Calgary, Edmonton; BC: Vancouver; Man: Winnipeg; NS: Halifax; Ont: Toronto; Sask: Regina, Swift Current)
Head Office: E. Gerbert, CEO
Garth Courtney, VP-BrOpers
D. Gillett, VP-Fin
J. Wall, VP-CorpSvcs
J. Lipsett, CorpSec
PersTr,CorpTr: Sultan H. Merchant, AsstVP-P&CTr
TrInv: Ron Walker, AsstVP-Inv

NORFOLK TRUST COMPANY
250 3rd Ave. S. S7K 1L9
306/244-4240
(Branches in Alta: Calgary; BC: Surrey, Victoria; Man: Winnipeg)
Hd,PersTr: Mr. Barry Walsh
EmplBen: D. Schierling